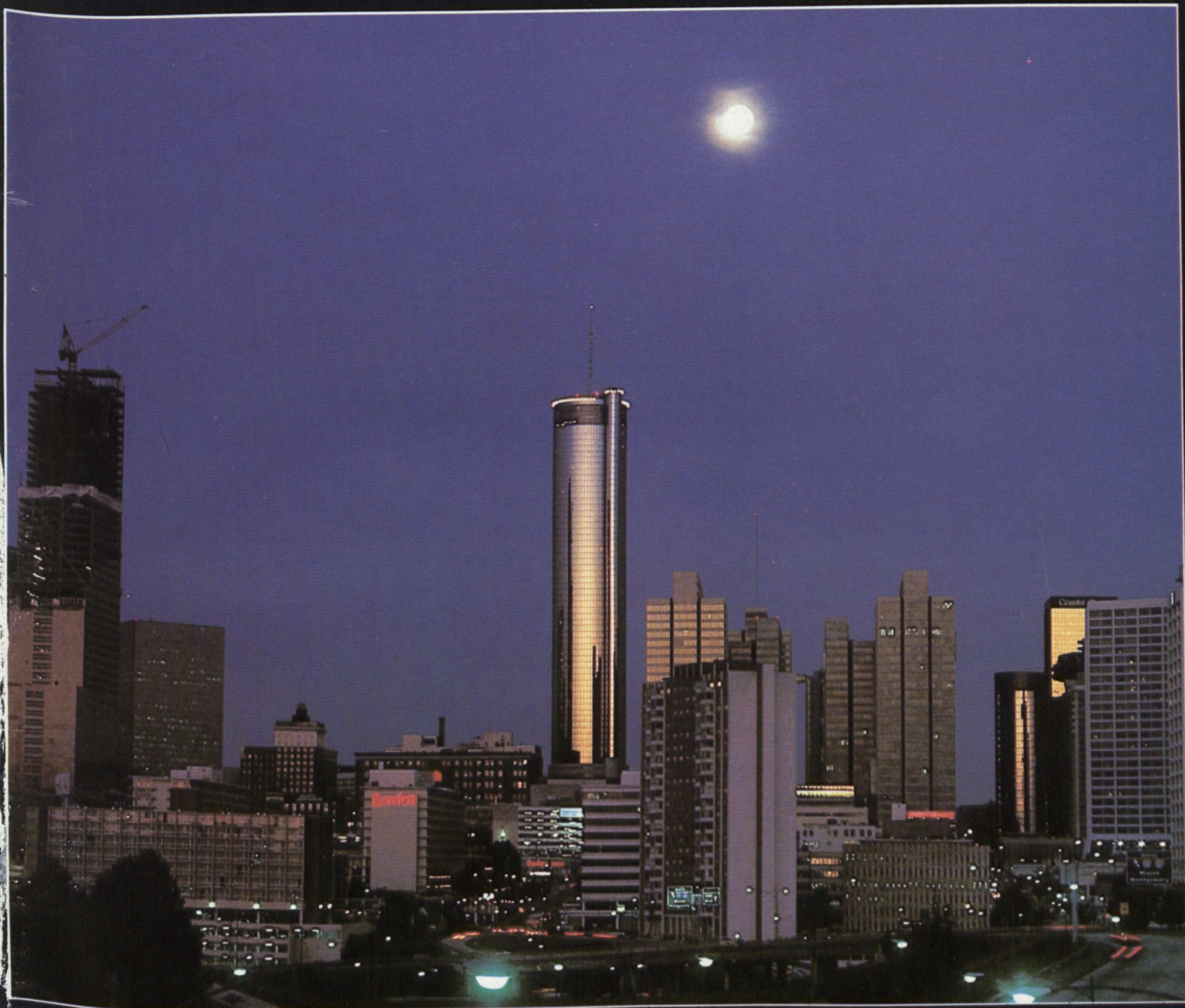


# AE

FEBRUARY, 1982

automotive  
executive

PUBLISHED FOR AMERICA'S AUTOMOBILE AND TRUCK DEALERS



CONVENTION '82:  
RESURGENCE IN THE  
RENAISSANCE CITY



# Y'ALL COME TO THE PLANTATION!

E.M. Lynn, southern gentleman and president of  
Universal Underwriters Insurance Company,  
invites you and your favorite belle to...

The 1982 NADA Party  
Atlanta Hilton & Tower Hotel  
Main Ballroom, Mezzanine Level  
February 20, 1982  
6 p.m. to 9 p.m.

Your **NADA badge** admits you to a beautiful southern plantation  
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Tables heaped high with ham and beef fit for a president (even Jeff Davis).

Non-stop entertainment featuring strolling banjos, a Dixieland band,  
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clogging dance team (that's tap dancin' for you northern folks).

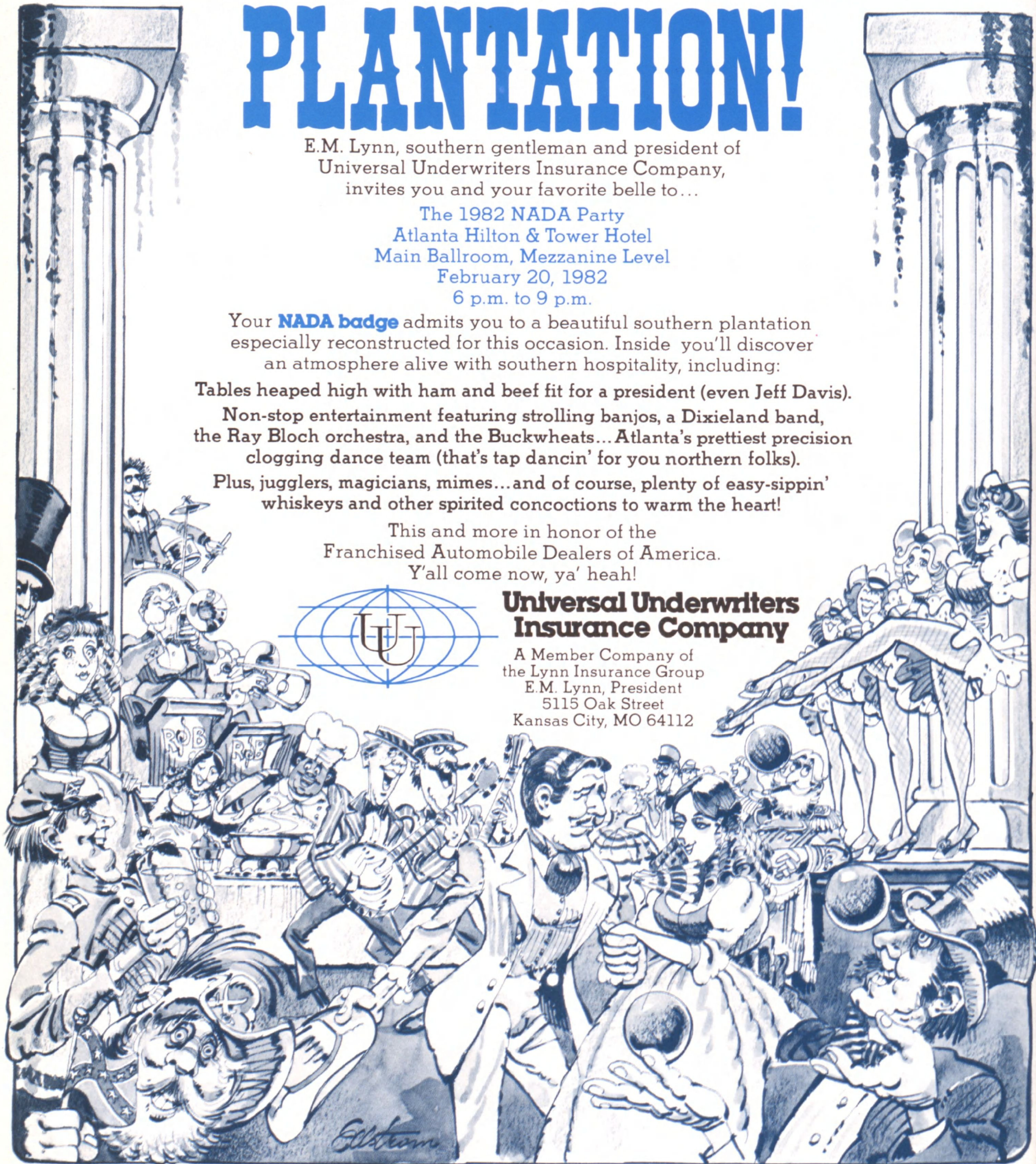
Plus, jugglers, magicians, mimes...and of course, plenty of easy-sippin'  
whiskeys and other spirited concoctions to warm the heart!

This and more in honor of the  
Franchised Automobile Dealers of America.  
Y'all come now, ya' heah!



**Universal Underwriters  
Insurance Company**

A Member Company of  
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E.M. Lynn, President  
5115 Oak Street  
Kansas City, MO 64112





# COMMENTARY



One of the most important events of the year for dealers and their businesses takes place this month—the annual NADA Convention and Exposition. And while the Convention means rounds of par-tion, set for February 20 to 23 in Atlanta, is “Tomorrow’s Dealer-tion sets the tone for the automo-tive industry for the rest of the year and gives dealers an invaluable opportunity to brush up on their business skills.

The theme of the 1982 Conven-tion, set for February 20-23 in Atlanta, is “Tomorrow’s Dealer Today.” The theme is much more than merely a slogan. The retail automobile business has been dev-as-tated the last couple of years by the seesawing interest rates. The total dealer population has de-ferred since the beginning of 1979 from 28,850 to an estimated 25,700—a net drop of almost 90 dealers a month. Yet those dealers who have remained are changing. As a result, they are better able to deal with outside influences on their economic health. They are running tighter, more efficient stores. They are concentrating on selling service and used cars. And, as a result, net dealership profit in 1981 *improved* despite the worst period of new car sales since 1961.

The NADA Convention is a big opportunity for dealers to make sure the profit picture continues to get brighter. Without a doubt, if today’s dealers are going to stay in business and help turn the indus-

try around, they will have to be the best businessmen they can be. They’ve got to know not only what’s going on in the industry, but in our national economy and the world as well. They’ve got to know the best sales techniques, and how to use them.

This year’s agenda has a lot to offer. General Motors President F. James McDonald heads an im-pressive list of speakers that in-cludes Sen. Paul Laxalt (R-NV), close friend and confidant of Presi-dent Reagan; broadcaster and col-umnist Paul Harvey, winner of the 1981 NADA Freedom of Mobil-ity Award; and inspirational speaker Dr. Tom Haggai.

Viewing hours for the equip-ment exposition have been ex-tended this year to allow dealers and other convention attendees plenty of time to see the latest in computers, tools, diagnostic test equipment, paint sealants, car washes, aftermarket items and more. Over 200 companies will be on hand to show dealers new, cost-efficient ways of doing business.

This year too, the Convention will offer over 90 continuing edu-cation workshops. More than one-third of these workshops will con-centrate on financial statement analysis of the different dealer-ship departments, offering tips and suggestions from fellow deal-ers and outside consultants on ways to improve profits in 1982.

The NADA Convention will also mark the official announcement of

the Automobile Foundation Sweepstakes, aimed at increasing customer traffic in automobile showrooms. The Sweepstakes Grand Prize Winner will be awarded total mobility—use of a new car each year for the rest of his or her life.

The convention workshops pro-vide dealers an excellent opportu-nity to upgrade their skills and knowledge that can be applied quickly to their dealership opera-tions. For example, in the sales area, experienced dealers will cover subjects involving leasing, daily rental, used and new cars and inventory control. In the areas of personnel and finance, work-shops will be offered in estate planning, operating controls, com-puter selection and applications, financial statement analysis, wage-hour compliance and dealer-ship acquisition. In the service area, workshop subjects include service system analysis, selection, evaluation and retention of ser-vice professionals, and methods of handling customer complaints; in-cluding NADA’s AUTOCAP pro-gram.

The convention workshop pro-gram is unique to our industry—in effect, a school within the conven-tion, an opportunity for dealers and dealership managers to annu-ally learn from dealer experts and their peers. It’s one of several ways NADA is working to help dealers.

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# Executive Notes

**D**ealers Against Drunk Driving. Auto dealers in Montgomery County, MD, have formed a coalition to combat drunk driving, the chief cause of highway fatalities and injuries.

The new coalition, Dealers Against Drunk Driving (DADD), will distribute information to county schools and civic groups on drunk driving and its dangers. Dealers will also give speeches on the subject. On December 16, DADD donated a preliminary breath tester, a device that enables police to determine whether a driver is intoxicated, to the Montgomery County police.

The Dealers Against Drunk Driving committee consists of Robert Fogerty, Sport Chevrolet; Fred Bowis, Chevy Chase Chevrolet; Harry Martens, Martens Chevrolet; Barry Covington, Covington Buick; Gerald Murphy, Automotive Trade Association of the National Capital Area; and Michael Jackson, Euromotors.

★★★

**Motor vehicle data.** How many Dongfeng trucks were produced last year in the People's Republic of China? What was the scrappage rate in Spain during 1965? How many cars did American Motors Corp. produce in 1980?

These are just some of the questions that can be answered by checking the 1981 edition of "World Motor Vehicle Data," a compendium of sales, export, import and registration statistics published by the Motor Vehicle Manufacturers Association.

This year's data book covers motor vehicle production and sales in 47 countries. Copies may be ob-

tained for \$25 each from the Motor Vehicle Manufacturers Association, 300 New Center Building, Detroit, MI 48202.

★★★

**Improving customer communication.** Studies show that the biggest reason for service complaints is a lack of proper communication between the car owner and the service facility. A new folder available from the Automotive Information Council can help eliminate those problems.

Entitled "Communicate With Your Mechanic and Save," the folder offers tips about how to describe problems to the mechanic or service writer, how to prepare a written list of problems, how to select a service facility and how to make better use of the owner's manual.

The folders are available for \$4 per hundred from the Automotive Information Council, 28333 Telegraph Rd., Southfield, MI 48034. Space is provided on the folders for an organization's imprint.

★★★

**Survey reveals buying trends.** Buyers cite "better gas mileage" as the primary consideration in a new car purchase—whether it be a domestic model or an import. But when it comes to secondary considerations, most buyers of new domestic models mention "good past experience" with the make they eventually choose, whereas most buyers of imported autos say the "desire for better quality and workmanship" takes precedence.

These are the highlights of two recently-released *Newsweek* surveys—"Buyers of New Domestic

Cars" and "Buyers of New Imported Cars." More than 6,000 buyers in each of the two categories were interviewed. A comparison of the reports' findings shows a number of interesting similarities—as well as differences—between domestic and import car buyers. For example, both groups shop dealer showrooms for a nearly equal period of time—just over six weeks. But while buyers of domestic autos take an average of 10.2 weeks before selecting a model, buyers of imports take an average of 11.4 weeks to make their choice.

More than two-thirds of the buyers of domestic autos say they relied on financing to make their purchases, and their primary source was dealer-arranged loans. Three-fourths of the buyers of imports also say they made their purchases with financial assistance, but most relied on bank loans.

★★★

**Outlook for service market.** The domestic market for automotive service (labor and parts) is projected to increase an average of 13.5 percent annually in current dollars from \$48.7 billion in 1981 to \$80.8 billion in 1985, according to a study by Frost & Sullivan, Inc.

This represents an acceleration in growth over the 1977-81 period, during which revenues rose an average of 12.2 percent per year, the marketing firm reports.

All told, automotive service currently accounts for about two-thirds of the total automotive aftermarket, with the remainder captured by the do-it-yourself sector. Within the service field, labor charges presently represent some 48.4 percent of total receipts, down from the 60 percent level of a decade ago, the firm points out.

Æ





# NEW!

## available February, 1982

See us at NADA Booth # 1534-1538.

Oakleaf's new SX-350 is the successor to the popular SX-330 F&I computer, designed and built with 1982 technology. You operate it just like the SX-330, but receive greatly increased performance and expanded capacities.

The SX-350 contains an internal configuration which can be easily upgraded to become a fully functional MP-16 dealership system . . . or can act as a satellite terminal to another MP-16 system.

With the new Oakleaf SX-350, you get the best F&I computer you can buy—for \$7,900—the beginning of the system that grows to meet your future requirements.

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# One for all.

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# **AE** automotive executive

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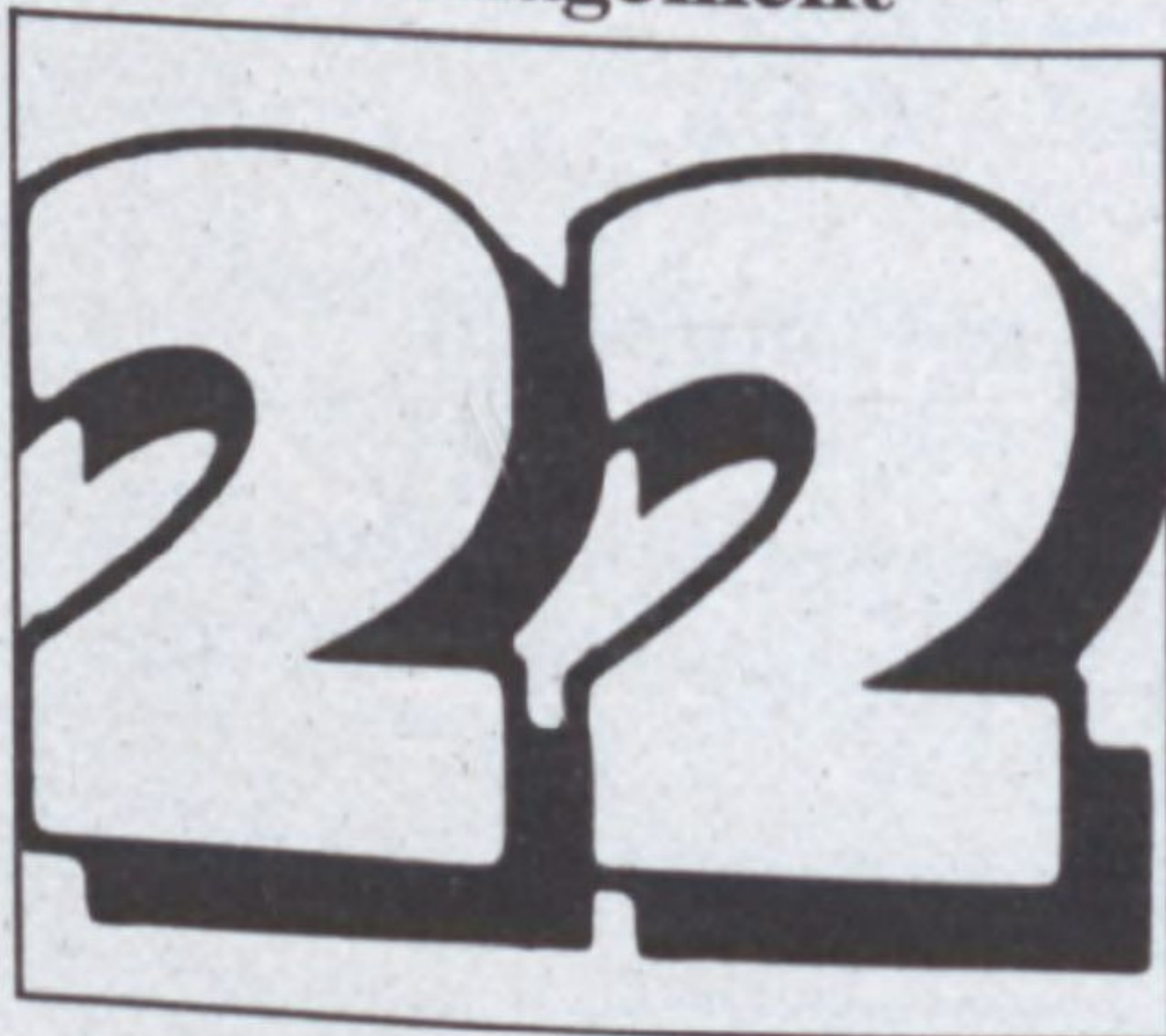
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## features

### A Potpourri of Ideas For Better Management



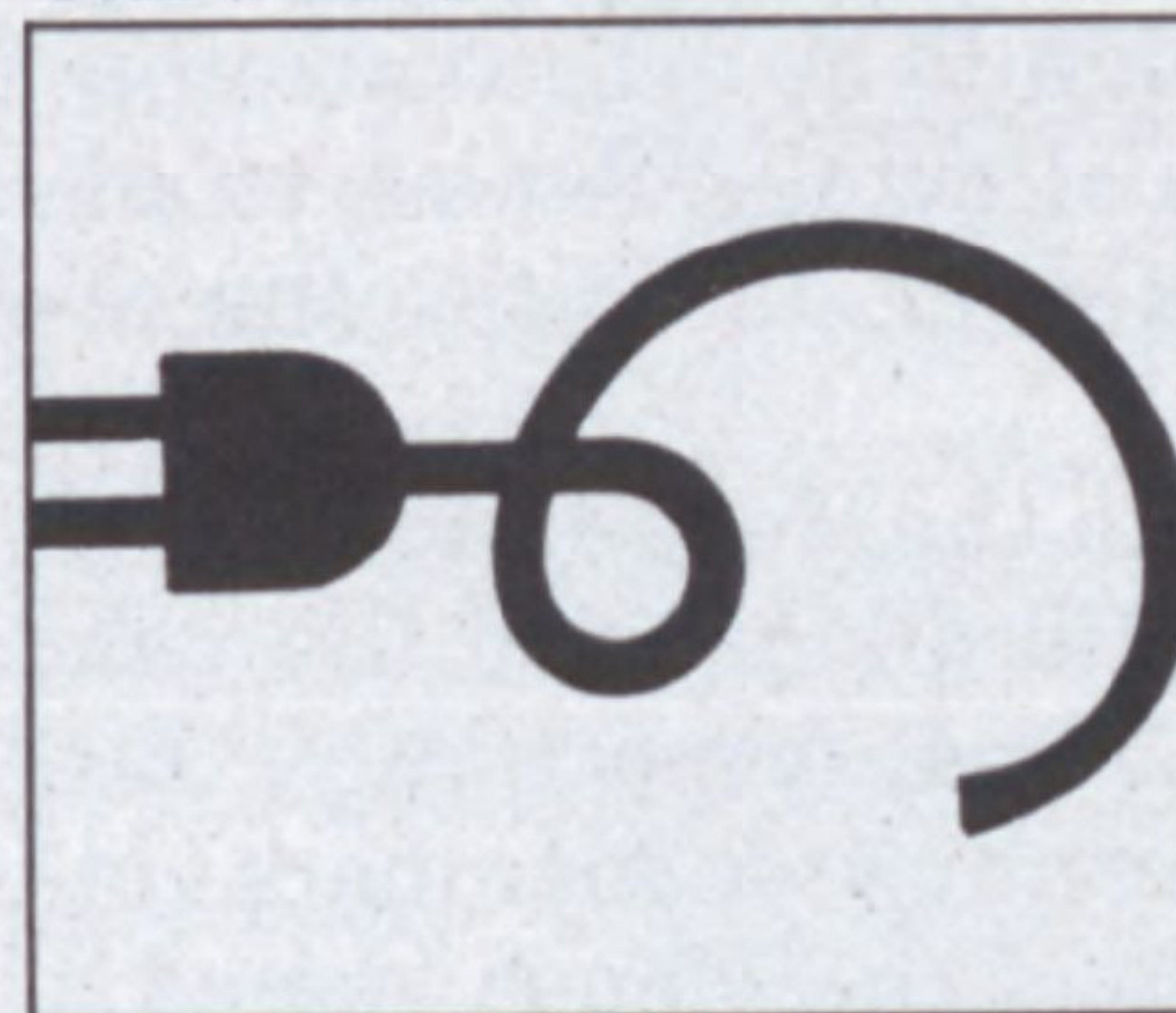
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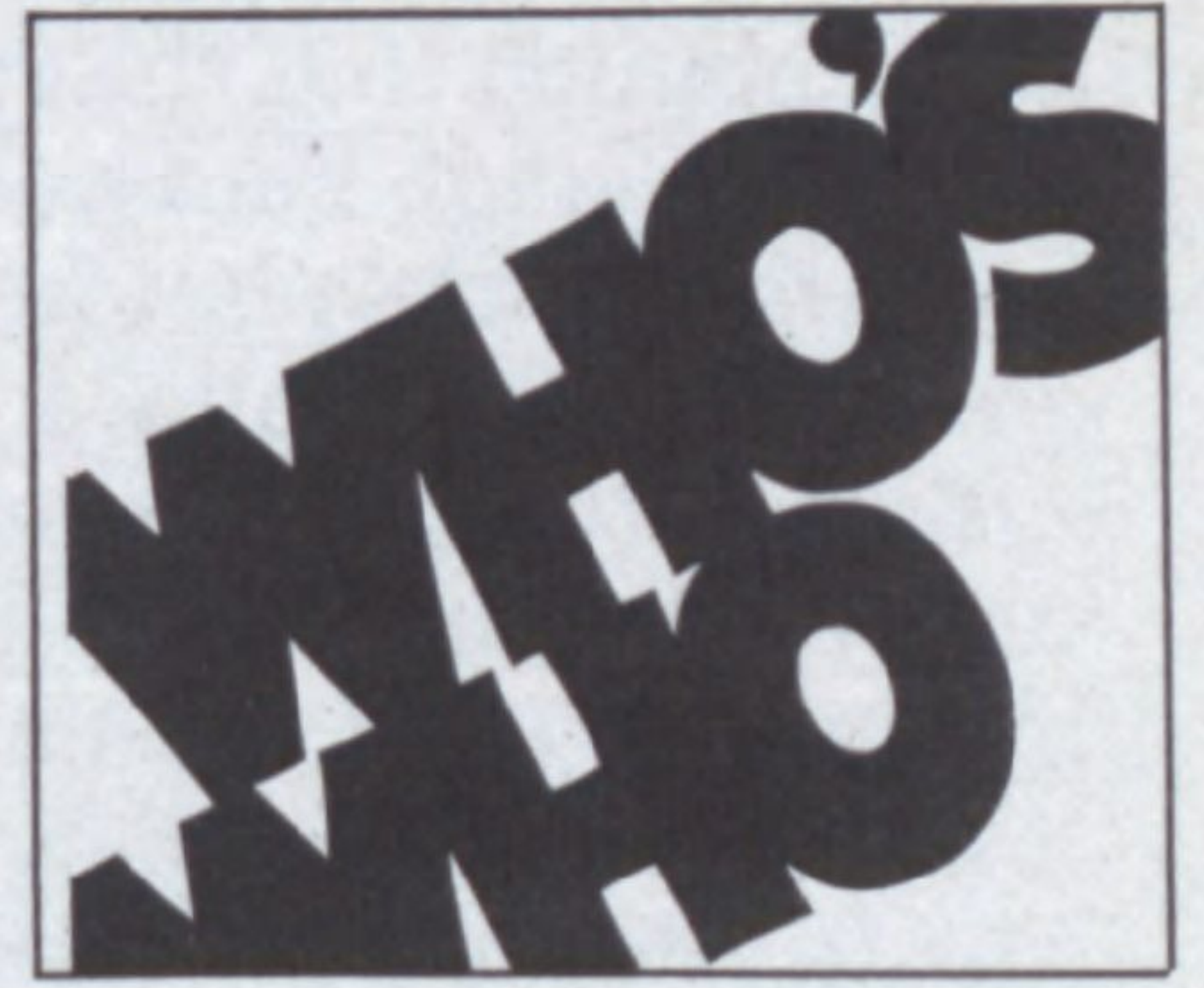
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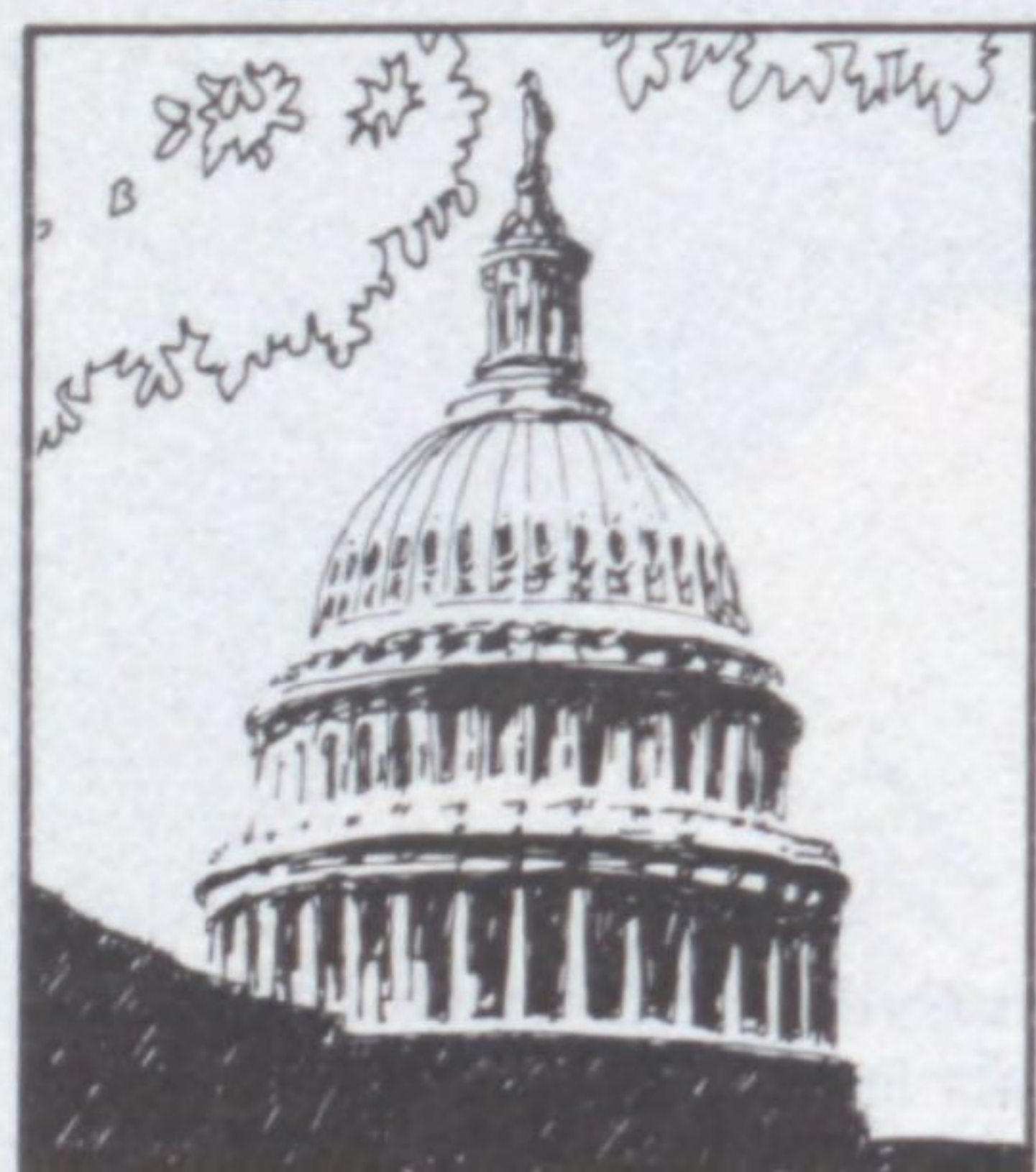
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# ON THE HILL



**O**n Friday, December 11, just days before Congress adjourned, an unusual procedural move was used to block the full Senate from voting on Senate Concurrent Resolution 33, which would have vetoed the Federal Trade Commission's Used Car Rule.

It appeared as though there were more than enough votes to disapprove the rule, but Oregon Republican Senator Bob Packwood's parliamentary move left no way for the Senate to vote on the issue. Packwood was successful because of a threatened filibuster and because there were only a few days remaining in the session. A number of senators who are of the opinion that the rule should be vetoed attempted to persuade Packwood to allow the Senate to address the matter, but he would not submit to the requests of his colleagues.

Earlier that same week, both the House and Senate commerce committees voted to disapprove the rule by margins of 27 to 14 and 12 to 4, respectively. (Below is a rundown of how the committee members voted.) In addition, 87 members of the House signed a discharge petition that would have allowed the matter to be brought before the full House immediately.

Since the Senate was prohibited from considering the issue this session, however, House sponsors of the bill saw no benefit in forcing a vote in that body. Both the Senate and House must pass the bill in the same session of Congress for it to take effect.

Under the law, the FTC must now resubmit the rule to Congress at the beginning of the 1982 session. The 90-day veto period begins from the date of such submission.

Thus far, the dealer body has engaged in a Herculean effort to defeat this rule. Judging from the committee votes, we have made great progress. However, we can not let up. This is a tough issue that has been focused upon by both the national and local media. If we are to be successful in vetoing the rule, the entire dealer body must contact their congressmen and senators as soon as possible. Otherwise, we may all be the victims of the permanent competitive disadvantage that will face dealers in the used car market.

## Senate Committee on Commerce, Science and Transportation

Vote on S. Con. Res. 33, disapproving the FTC Used Car Rule. S. Con. Res. 33 passes by 12-4 vote.

Packwood (R-OR), Chairman	A	Kasten (R-WI)	F
Goldwater (R-AZ)	F (P)	Cannon (D-NV)	F
Schmitt (R-NM)	F	Long (D-LA)	Did not vote
Danforth (R-MO)	A	Hollings (D-SC)	F (P)
Kasselbaum (R-KS)	F	Inouye (D-HI)	F (P)
Pressler (R-SD), Sponsor	F	Ford (D-KY)	F
Gorton (R-WA)	A	Riegle (D-MI)	F (P)
Stevens (R-AK)	A (P)	Exon (D-NB)	F
		Heflin (D-AL)	F (P)

## House Committee on Energy and Commerce

Vote on H. Con. Res. 178, disapproving the FTC Used Car Rule. H. Con. Res. 178 passes by 27-14 vote.

Dingell (D-MI), Chairman	F	Synar (D-OK)	F
Scheuer (D-NY)	A	Tauzin (D-LA)	F
Ottinger (D-NY)	A	Wyden (D-OR)	A (P)
Waxman (D-CA)	A	Hall (D-TX)	F
Wirth (D-CO)	A (P)	Broyhill (R-NC)	F
Sharp (D-IN)	A	Brown (R-OH)	F (P)
Florio (D-NJ)	A	Collins (R-TX)	F (P)
Moffett (D-CT)	A	Lent (R-NY)	F (P)
Santini (D-NV)	F (P)	Madigan (R-IL)	F
Markey (D-MA)	A (P)	Moorhead (R-CA)	F
Luken (D-OH)	F	Rinaldo (R-NJ)	F (P)
Walgren (D-PA)	A	Marks (R-PA)	F (P)
Gore (D-TN)	A	Corcoran (R-IL)	F
Mikulski (D-MD)	A (P)	Lee (R-NY), Sponsor	F
Mottl (D-OH)	Did not vote	Dannemeyer (R-CA)	F (P)
		Whittaker (R-KS)	F (P)
Gramm (D-TX)	F	Tauke (R-IA)	F
Swift (D-WA)	F	Ritter (R-PA)	F (P)
Leland (D-TX)	A (P)	Rogers (R-KY)	F
Shelby (D-AL)	F	Benedict (R-WV)	F (P)
Collins (D-IL)	A (P)	Coats (R-IN)	F
		Bliley (R-VA)	F (P)

F – Vote for NADA Position  
A – Vote Against NADA Position  
(P) – Vote by Proxy



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What are your odds and how can you change them? Ask for our free self-test kit on life-style management. No cost. No obligation. No

one but you need ever know your test scores; but they may help you avoid an accident that could cripple you as well as your ability to manage your business.

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# MONEY SENSE

## Investing in Collectibles

**W**hen evaluating investment opportunities, one area worth considering is "collectibles." Collectibles are objects, such as antiques, art and jewelry, that can be expected to appreciate in value over time. Gathering collectibles also can be an interesting and personally fulfilling pastime.

Before buying, however, a potential investor should be able to answer some basic questions: What should I collect? Is this a good time to start? How will I know a good buy when I see one? And, most importantly, are collectibles for me?

Perhaps the last question is the one you should answer first. Collectibles are among the least liquid of all investments and as such are not a wise choice for the average investor. If you already have a balanced, well-planned portfolio, however, then collectibles may be worth considering as a means of diversifying your holdings and as one more hedge against inflation.

News of huge profits from the sale of antiques may cause you to wonder if it isn't too late to begin collecting. Are there still profits to be made? Then answer is yes—if you buy items of proven quality and are prepared to keep them until the time is right to sell.

Remember: collectibles are a long-term investment. Your

prized possessions may not be as attractive to others as they are to you, and you may have to wait months or even years before you can sell them for a worthwhile profit. When you buy, therefore, look for pieces that not only have investment value, but also appeal to you aesthetically. Collectibles are an investment you should be able to enjoy.

For the new collector, a number of areas are promising. Since collectibles are relatively uncertain, though, it is wise for the serious investor to look into "blue chip" antiques. Novelty items, such as Mickey Mouse watches, come and go, and you don't want to get caught up in a fad where the bottom may fall out of the market. Better investment opportunities can be found in traditional items, such as American and English furniture made before 1830, Chinese and Persian rugs, high-quality American silver, Georgian and Victorian silver from England, Chinese porcelain, English, Irish and American glass, early American and English china and pottery, and European and American paintings of the Victorian period.

### Pick An Area

To attain a degree of expertise as a collector, it is a good idea to begin by choosing an area of par-

ticular interest and collect pieces in that specialty. Books are a good source of information, and your local library and bookstore can get you started. Look for general books to get a feel for the period you've chosen, and then concentrate on specialized volumes to find photographs and drawings, catalogs of hallmarks on silver and gold, and makers' marks on china and pottery. This information will help you to spot good investment possibilities.

Another good source of information for the new collector is a local antique dealer. A knowledgeable dealer who is willing to share his or her expertise can be invaluable, especially to a beginner. Don't hesitate, though, to browse through all kinds of shops. Even a shop that doesn't look promising from the outside can hold a treasure, perhaps one even the owner doesn't recognize.

### Upgrading the Collection

After you've begun collecting one specialty and gained some expertise, you may want to diversify. When it's time to sell, a local antique dealer again may be able to help. Whether you bought from him or her originally or not, dealers are often interested in buying for their shops. Remember, they are

*(Continued on page 103)*



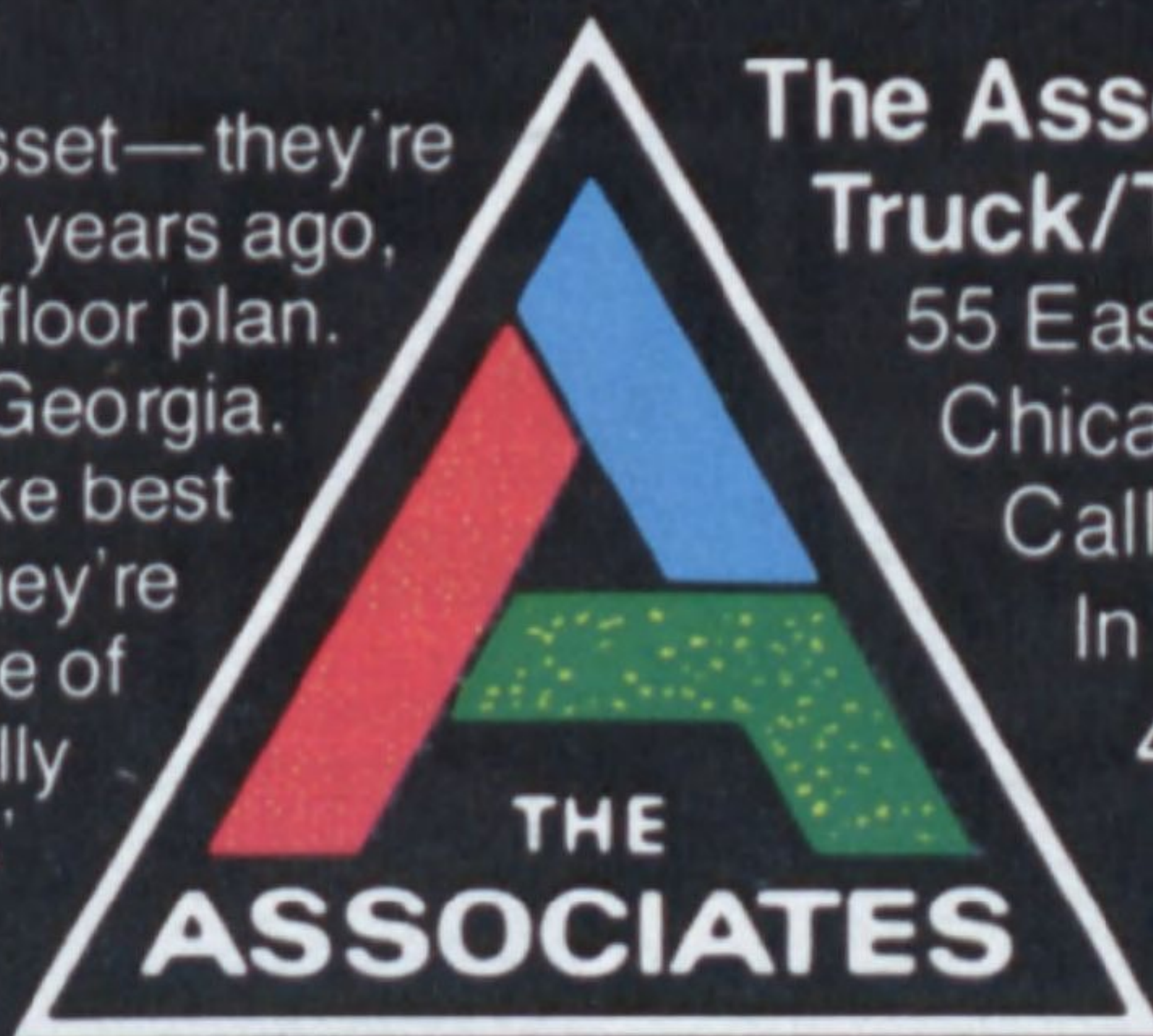
# "Experts"

“The Associates know as much about my business as I do...and that pays off for me.”

Fred Taylor  
Georgia Mack Sales  
Albany, GA



"I consider The Associates more than an asset—they're family. When we went into business 21 years ago, The Associates financed my first floor plan. Today, we have six sales locations in southern Georgia. Last year, we sold 500 new trucks. What we like best about The Associates are the people. They're experts. They have a thorough knowledge of every phase of my business and they're totally responsive to our needs and our customers' needs. In my book, The Associates is synonymous with total service."



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## The Associates: People Worth Knowing



**“Service labor was about \$4 an hour in 1953. Today it’s at least 6 times higher. That’s a big reason why we offer our customers GM’s Continuous Protection Plan.”**

“I actually believe we’re doing our customers a disservice if we do not offer them the GM Continuous Protection Plan.

“The average person today wouldn’t be without some kind of group medical plan...and they shouldn’t be without GM’s Continuous Protection Plan. It just makes good sense. They have an investment to protect.

“The GM Plan not only protects the customer against unexpected repair bills, it protects him against inflation.

“What’s more, any dealer who takes a new car or truck customer and makes him a service and parts customer right from the word go is doing right by himself. Today, the Plan means additional sales gross. In the future, it’s additional service business. It’s that simple.

“We sell between 100 and 125 new Chevys and Buicks a month, and average \$10,000 to \$15,000 gross profit on the sale of the GM Continuous Protection Plan.

“But still, the most important thing is that the Plan shields the customer from unexpected expense. I’ll tell you right now, the happiest guy in the world is a guy with a major problem that’s covered by GM’s Continuous Protection Plan.”

Shouldn’t you make sure that *your* customers are covered by the same extended service agreement ... the GM Continuous Protection Plan. The smart dealers are.

**Martin Lustgarten**  
President  
Martin Chevrolet-Buick  
Williamstown, NJ

**Continuous  
Protection  
Plan**

**GM**



# A Potpourri of **22** Ideas for Better Business Management

The typical automobile dealer is a very busy individual. On his shoulders rests the responsibility for the ultimate success or failure of the business.

The complexity of the job demands that the dealer be knowledgeable in a wide range of disciplines—from law and taxes to personnel management and cost control. Because a dealer has to be involved in so many aspects of his business, it's easy sometimes to lose sight of the basics, the little things that save a dollar here and a dollar there or just make the dealership run more smoothly.

What follows is a potpourri of ideas for better business management. There are tips on cutting mailing costs, minimizing worker compensation claims, and stopping intruders. You'll also find some suggestions on ways to improve employee relations, use the Yellow Pages, and write loan proposals. And there's a host of other pointers.

So dip in and enjoy. You may just find the one idea that will improve productivity in your dealership.

## 1

### *Staff Meetings*

You can cut the amount of time spent in meetings and increase productivity by following a few easy suggestions. The key is organization:

- \* Start all meetings on time.
- \* Schedule meetings for late morning or late afternoon. An 11 a.m. or 4 p.m. starting time indicates that the meeting is expected to last an hour. Participants are more likely to stick to the agenda in order to stay on schedule.
- \* Discourage interruptions. Allowing interruptions is a sign that you don't think the meeting is very important.
- \* Make the participants comfortable. Move clutter out of the way, and create an open work space.

## 2

### *Mailing Costs*

Putting one more stamp on a letter or package "just to make sure" is a sure way to waste money. You can really cut the high costs of mailing by watching the weight of what you mail and choosing the right class to send it. Here are some other ways:

- \* Check the accuracy of your postal scales regularly. Put nine pennies on the scale. They should weigh exactly one ounce.
- \* If you use a spring-balanced postal scale, consider replacing it with an electronic postal scale. The electronic scale digitally shows the weight of each piece of mail and then computes the postage of class and zone. And when postal rates change, the scale can be reprogrammed simply by inserting a new semiconductor chip.
- \* Use certified mail instead of registered mail unless the item has to be insured. Certified rates are one-third of registered rates.
- \* Mail in bulk to cut first-class mailing costs. To qualify, at least 500 first-class pieces must be mailed at one time. Letters must be presorted, either into groups of 10 or more with the same five-digit zip code, or 50 or more with the same three-digit zip code. Letters under one ounce cost 17 cents, and postcards cost 12 cents. There is an annual mailing fee of \$40.
- \* Circulars, pamphlets, catalogs, and other miscellaneous pieces can be mailed third class at 45 cents per pound. The minimum charge is 10.9 cents per piece. Pieces must be identical in size, weight, and number of enclosures, and be bundled and sacked in lots of 50 pounds or 200 pieces. An annual fee of \$40 is required.

## 3

### *Listening Skills*

We can all learn more from those around us if we just take the time to listen. Here's how to sharpen your skills:

- \* Don't fidget or glance past the speaker.
- \* Ask questions if you're confused.
- \* Try not to be judgmental, and don't let your prejudices get in the way of the conversation.
- \* Don't ask the kinds of "why" questions that make people defensive (such as, "Why wasn't this done?").
- \* Pay attention to facial expressions, gestures, eye contact, and body movement. Body language often says more than the speaker.
- \* Listen for the emotion behind the words.



# 4

## Job Discrimination

"Are you married?" seems like a harmless question, but if you ask it during a job interview you may face charges of discrimination. To avoid a possible lawsuit, update and standardize your company's job applications and make sure all interviewers understand what they can and cannot ask.

How to stay out of trouble:

- \* Don't ask questions that aren't related to the applicant's experience, education, and qualifications for the job.
- \* Don't ask any questions that don't apply to *all* applicants.
- \* Don't set qualifications too high for a particular job.
- \* If you use an employment agency, be careful. You can be held responsible if the agency discriminates during a job search.

For free guidelines, write the Equal Employment Opportunity Commission, Public Affairs Department, 2401 E. St., N.W., Washington, DC 20506.

# 5

## Record Keeping

Are you a "squirrel" when it comes to keeping records, storing paper like nuts just because you don't know what you need to keep and what you don't?

There is a path out of the forest. The Guide To Record Retention Requirements, published by the Office of the Federal Register, tells what records must be kept and for how long. Copies are available for \$4.75 apiece from the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

# 6

## Small Business Info

The Handbook for Small Business contains a wealth of information about small business management. Compiled by the Senate Small Business Committee, the 225-page handbook is available for \$5.50 from the Superintendent of Documents, Government Printing Office, Washington, DC 20402.

# 7

## Credit Ratings

Checking a consumer's credit rating is often a delicate process: you need to find out as tactfully as you can whether a potential customer is a bad risk. The customers' bank will usually supply the needed information, but it's best to work through your own bank. Your bank will contact the customer's bank and pass on its findings to you.

Start any inquiry by telling the bank why the information is being requested. Though most banks will answer all questions fully, many hedge somewhat when it comes to identifying the size of the customer's accounts or his or her credit rating. Size is usually described in such terms as "upper four figures" or "lower five figures."

Do-it-yourself inquiries are also fine, *if* you know what to ask:

- \* How long has the customer had an account at the bank?
- \* What is the average balance of the account?
- \* What is the customer's credit rating?
- \* Does the customer have an outstanding loan? If so, how much? When is it due?

# 8

## Customer Prospecting

A sign-in sheet is a useful tool for keeping track of visitors to your dealership. Put the log in a prominent place near the showroom door, and ask shoppers to record their name, address, and phone number as they enter. Leave space on the log for customers to list the particular makes and models they're interested in and any trade-ins being offered.

# 9

## Dealership Security

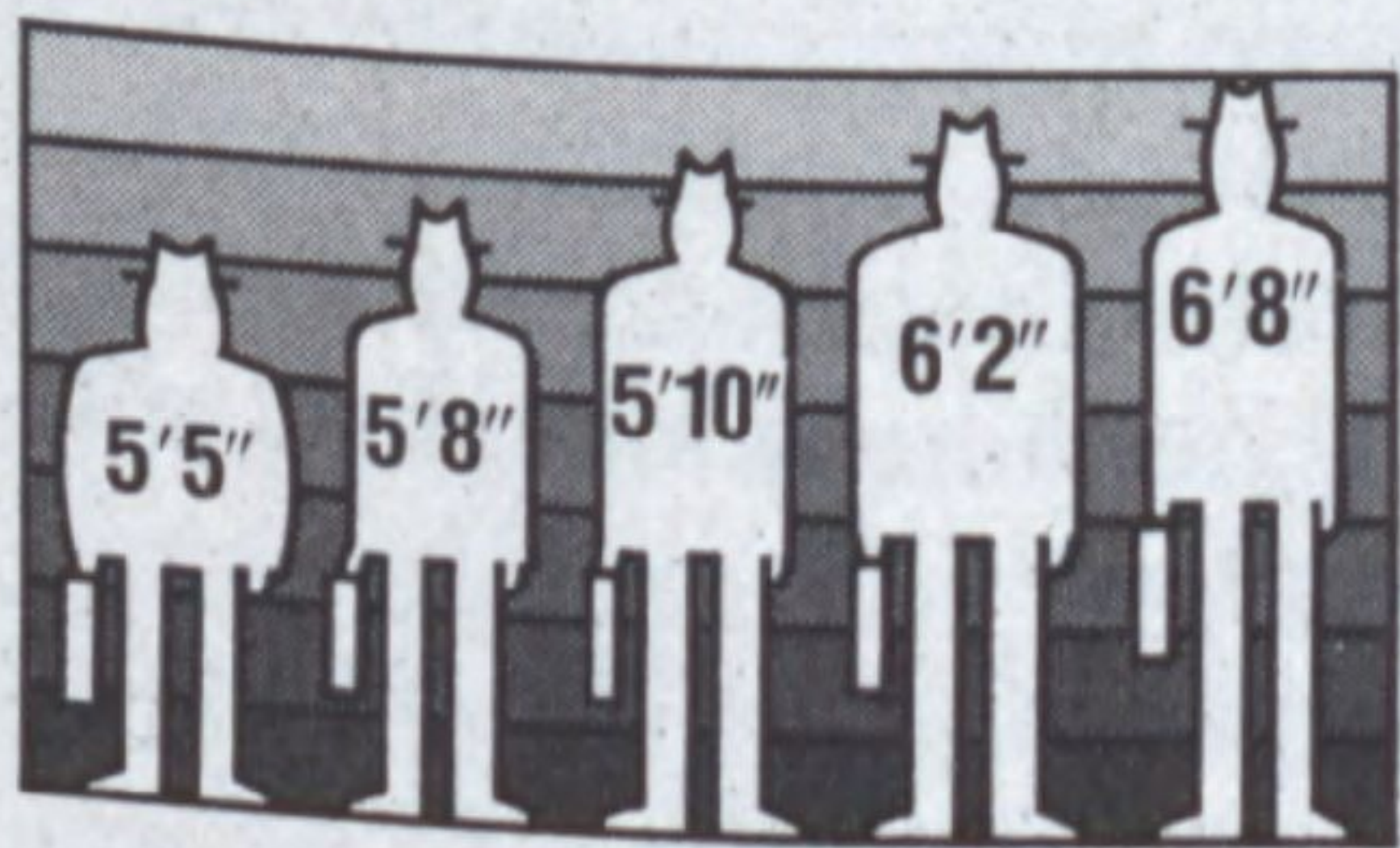
For dealers who are located in high-crime areas, expanded metal fencing provides an extra barrier against auto thefts and burglaries. Intruders have great difficulty scaling this type of fence because of its closely knit, sharply-edged mesh construction.

Expanded metal fences are made out of galvanized or stainless steel, which has been die-cut and stretched into a diamond-shaped pattern. Expanded metal fencing costs slightly more than traditional fencing, but it's worth the price: it lasts longer, requires less maintenance, and even looks better. And it's especially difficult to cut through.

(Continued on page 76)



# Avis franchise solves different size problems with a single solution —versatile Tilt-Wheel!



Short or tall... comfort for all. With cars getting smaller and the need for comfort getting bigger, more and more companies, like Ruan Transportation (Avis franchise in Des Moines, Iowa) are coming up with a low-priced solution—the comfort and convenience of Tilt-Wheel.

For example, 98 of Ruan's 108 GM fleet cars are now Tilt-Wheel equipped.

Tilt-Wheel adjusts to six different driving positions to fit different size drivers. It swings up to make getting in and out a breeze, too. It

can even be adjusted while driving. One more comforting touch, Tilt-Wheel can virtually pay for itself—returning up to \$100 at resale time, according to current Blue Book, Red Book and N.A.D.A. Used Car Guides, depending on make and model.



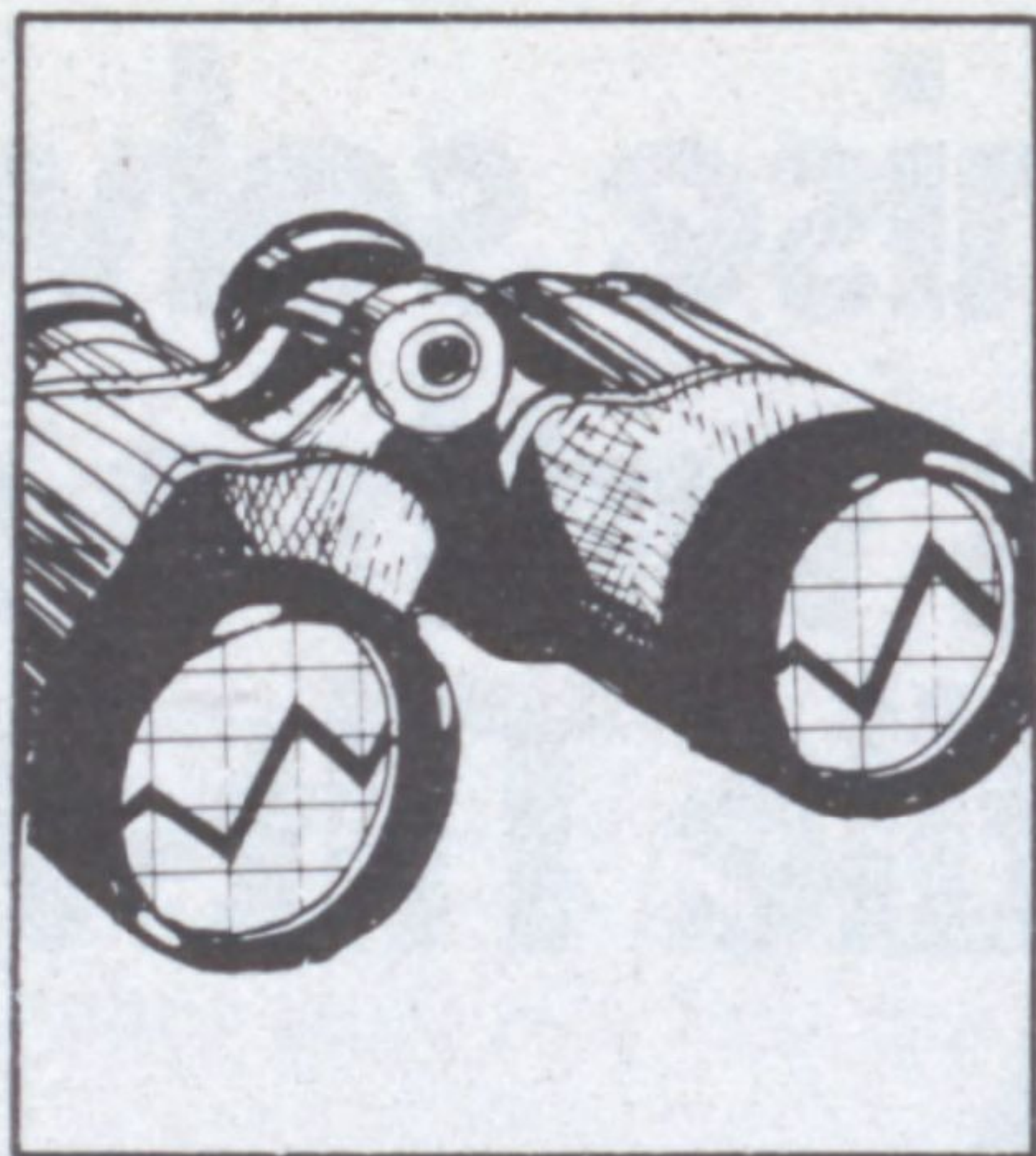
To help keep your fleet and individual customers happy—and coming back for more—tilt the odds in your favor. Order low-cost Tilt-Wheel on more of your GM cars and trucks.

SAGINAW STEERING GEAR DIVISION,  
GENERAL MOTORS CORPORATION.

**Tilt the odds  
in your favor.**







## Pent-Up Demand: Fact or Fiction?

**F**or some time, industry analysts have been referring to a "pent-up demand" for new vehicles that, when unleashed, will propel the market back to the sales volumes experienced in 1977 and 1978. This article will explore the validity of that assertion.

During the '70s, the average age of passenger cars on the road increased from 5.5 to 6.6 years. In addition, from 1979 to 1980, the scrappage rate for passenger cars increased almost 25 percent while sales were down 16 percent. It can be argued that these trends cannot continue. At some point, the stock of vehicles on the road will have to be replaced.

The economic environment of the last few years has undoubtedly contributed to the decline in new vehicle sales. One could assume the revitalization of the economy that is anticipated from the implementation of the Economic Recovery Tax Act of 1981 would lead to a strong recovery for the automobile industry as consumers re-enter the new car market.

These arguments, while eminently reasonable on the surface, overlook certain fundamental changes that have taken place in the new car market. First, the new car market of the '80s will be pri-

marily a replacement market. The market is expected to grow at only a 1 to 2 percent rate annually in contrast to the 2 to 3 percent growth rate of the '70s.

Second, the quality of the vehicles being produced has increased over time. The use of electronics and stronger, rust-resistant metals has made cars more durable. As a result, vehicles are lasting longer and don't need to be replaced as often.

Third, new car prices have increased by almost 50 percent since 1978. Vehicle operating costs during the same period have increased 70 percent. At the same time, the percentage of disposable income spent by consumers on personal transportation has remained constant. Consequently, consumers have been holding on to their cars longer in an attempt to contain costs. While consumers' disposable income should increase as economic growth increases, its relation to new vehicle prices and operating costs will determine the future affordability of new cars.

Fourth, since 1977, the average maturity for new automobile financing has increased from 40 months to more than 45 months. In 1977, 20 percent of new automobile loans were for more than 42 months. Currently, more than 70

percent of new automobile loans are for more than 42 months. With consumers financing their new cars for longer periods, they can be expected to stay out of the new-car market longer.

Fifth, the new-car market has become more price-sensitive. "Sticker shock" is real. The public reaction to manufacturers' incentive and rebate programs demonstrates this fact. The strength of the used-car market provides additional evidence. As individuals have been priced out of the new-car market, they have increasingly entered the used-car market.

Sixth, the recent decline in the price of gasoline has extended the economic life of many older vehicles on the road. With gas prices falling, it continues to be economical to drive older gas-guzzlers. A steady increase in real gas prices would in all likelihood encourage the movement to more fuel-efficient vehicles.

An examination of the evidence leads one to conclude that at current prices for new vehicles and gasoline, the notion that significant pent-up demand is waiting to be unleashed is *fiction*. While new vehicle sales should improve, it is not likely that sales volumes will return to the levels experienced in the late '70s in the near term. *Æ*



The logo features the word "ODYSSEY" in large, 3D, metallic blue letters with a yellow outline. Below it, the words "2000 SERIES" are written in a smaller, white, sans-serif font. The entire logo is set against a background of a blue sky with white clouds and a bright sun or moon in the upper right corner.

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# Atlanta, Convention

**A**tlanta, site of NADA's upcoming convention, is the consummate convention city: easy to get to, easy to get around in, and easy to enjoy.

From its ultra-modern airport and rapid-rail system to its bustling downtown district, Atlanta goes out of its way to accommodate the needs of visitors and make them welcome. This city must be doing *something* right: last year alone, more than one million persons came to Atlanta for conventions, trade shows and conferences, making it the third most popular meeting place in the country.

Atlanta's business district is compact, and many of the city's finest pleasures are within walking distance of each other. The heart of downtown, for example, the Peachtree Center, is only five blocks away from the Georgia World Congress Center, where most of NADA's convention activity will be taking place.

The Peachtree Center is a \$200-million city within a city that stands on the highest point in Atlanta. This 10-acre complex contains office towers, 40 shops, 30 restaurants and two hotels, including the 73-story-high Peachtree Plaza Hotel, the world's tallest. Buildings are connected by glass-enclosed walkways lined with sculpture, trees, flowers and benches.

If you only have an hour or so to spare for sightseeing, treat yourself to a trip to the top of the Peachtree Plaza Hotel (the Sun Dial Restaurant) or the Hyatt Regency (the Polaris Lounge). Both of these revolving restaurants offer spectacular views of the skyline. For a leisurely stroll on a roof-top patio

(if it's not too cold), visit the top of the Merchandise Mart, at the west end of the Center.

Right across the street from the Georgia World Congress Center is the Omni International Complex. Within its six acres are two 14-story office towers, a luxury hotel and an Olympic-size skating rink surrounded by restaurants, nightclubs and specialty shops. Next door is the Omni Sports Coliseum, home of the NBA Hawks.

The eight-block area that comprises the core of downtown Atlanta is a sightseer's delight, with its futuristic architecture, colorful murals and outdoor sculptures. Here, in front of the Federal Reserve Bank of Atlanta, stands Elbert Weinberg's 18-foot, 3,000-pound sculpture of an eagle. Not far away from the bank is the site of Jacob's Pharmacy (Marietta and Peachtree Streets), where Coca-Cola was taste-tested for the first time back in 1887. Another nostalgia trip worth taking in the downtown area is the Gone With The Wind Museum, a delightful repository of movie memorabilia.

But no visitor should confine his or her jaunts to the downtown area if there's some extra time available. Atlanta is a city filled with rich tradition and history, and much of its beauty is tucked away in various corners of the metropolitan area.

Though most of Atlanta was destroyed during General Sherman's march to the sea, many fine examples of post-Civil War architecture, including Victorian mansions and turn-of-the-century cottages, still stand. Some of the best are along Peachtree Street, once a well-traveled Indian trail. A drive



*Swan House, home of the Atlanta Historical Society.*

north on Peachtree to residential Buckhead takes you to a world of stately mansions and sprawling estates.

Another spot where Atlanta's heritage abounds is—where else?—the Atlanta Historical Society. The grounds of the Society contain a variety of attractions for history buffs, including the Tullie Smith House, an authentically restored Georgia farmhouse dating back to 1840. Here, too, is the Swan House, a lavish Anglo-Palladian mansion done up with a swan motif.

NADA is sponsoring free bus tours of Atlanta's near north side at 12:30 p.m. on Sunday, February 21 and 9 a.m. on Tuesday, February 23. The three-hour tours will include stops at the Atlanta Historical Society, the Governor's Mansion (see "Metro Attractions" on page 18) and some of Atlanta's most beautiful homes.

There will also be a shopping tour on Monday, February 22. Buses will leave every 15 minutes from the Georgia World Congress Center bound for Phipps Plaza and Lenox Square (see "Shopping" on page 97). The first bus departs at 9:30 a.m. and the last returns from Lenox Square at 4:30 p.m.



# Georgia: Capital of the South



*Restored Civil War cannons on display in Grant Park contrast with the city's modern skyline.*

All of these tours are free for convention registrants. Each registration packet contains coupons redeemable for tour tickets. Stop by the Lifestyle Center at the Georgia World Congress Center for details.

For those interested in contemporary history, there's the Martin Luther King Jr. Historical District. Located on several blocks of Auburn Avenue on the west side of Atlanta, the district includes the civil rights' leader's birthplace and gravesite. Also in the neighborhood is Ebenezer Baptist Church, where Dr. King and his father once preached.

One note about the layout of Atlanta: beware the Peachtrees, especially if you're driving. There are 15 different thoroughfares in Atlanta bearing the name "Peachtree" and as many variations (Peachwood, Peachway). The main one is Peachtree Street, which runs 30 miles north/south through the city. Don't be surprised if you get lost one or twice during your sojourns in the area: the streets are laid out more on the basis of history than they are on logic or convenience.

For those who prefer to negotiate the city via public transportation, there is the MARTA, the

city's new bus and rapid-rail system. Much of the city is connected by the network, which charges 60 cents per ride. The system's hub is the Five Points station, located in the center of the financial district. Another major downtown stop is the Omni station, accessible from the Georgia World Congress Center. "Loopride" buses also make continuous circuits every 5 to 15 minutes of Atlanta's major hotels, shopping centers and governmental and office complexes (call 522-4711 for further information). And, as always, there are taxicabs—approximately 1,500 in all, most of which hover near the airport or



downtown.

Atlanta has a great variety of sights and activities to take in during your visit—something for virtually every taste and interest. To aid your exploration, *Æ* has compiled a list of attractions, day-trips, shopping malls and restaurants.

The list is not intended to be all-inclusive, but rather should serve simply as a guide to some of Atlanta's highlights. For every restaurant, theater or art museum we mention, there is another gem waiting to be discovered.

## Metro Attractions

Our list of sights in metropolitan Atlanta includes downtown spots that can be visited during breaks between business sessions as well as points of interest on the fringes of town that require more time to truly enjoy. Some of the sites offer guided tours, and all provide opportunity for leisurely strolling and admiring. We advise calling in advance to determine operating hours and admission fees.

**Atlanta Botanical Gardens**, Piedmont Park, 876-5858. Attractions include a conservatory with tropical plants and orchids, a home demonstration garden and displays of dwarf fruit trees.

**Atlanta Historical Society**, 3101 Andrews Dr., N.W., 261-1837. The Society's 22 acres of buildings and grounds combine research facilities, museums and nature trails. **McElreath Memorial Hall** houses archives, an exhibit hall and an auditorium. **Swan House**, a private mansion built in 1928 in Anglo-Palladian style, is decorated in fine period furnishings. **Tullie Smith House** is an authentically restored 1840s Georgia farmhouse with outbuildings. **Swan Coach House**, originally a servants' quarters, now holds a restaurant, art gallery and gift shop.

**Atlanta Memorial Arts Center**, 1280 Peachtree St., N.E., 892-3600. Here, under one roof, are the High Museum of Art, the Atlanta Symphony Orchestra and the Alliance Theatre. The **High Museum of Art** features permanent collections of European and American paintings, Northern Italian



*The Georgia State Capitol, built in 1889.*

sculpture and West African artifacts. The **Atlanta Symphony Orchestra**, under the direction of Robert Shaw, performs regularly in 1,800-seat Symphony Hall. The **Alliance Theatre** presents popular theatrical productions, from Shakespeare to Broadway shows, in the 800-seat main theater and the 200-seat Studio Theatre. The Center also houses the **Atlanta Children's Theatre** and the **Atlanta College of Art**.

**Big Shanty Museum**, Old U.S. Highway 41, in Kennesaw, 427-2117. Kennesaw was the starting point of the daring Andrews Raid, in which a band of Union soldiers attempted to steal the "General" steam locomotive. The "General" is on display at the museum, along with other Civil War artifacts.

**Callanwolde Fine Arts Center**, 980 Briarcliff Rd., N.E., 872-5338. The Center, listed in the National Register of Historic Places, was built in 1920 as the private home of Charles Howard Candler,

former president of the Coca-Cola Co. The 12 acres of wooded land that surround the house were originally landscaped by Frederick Law Olmstead, who designed New York City's Central Park. The Center's gallery features works by regional artists.

**Center for Puppetry Arts**, 1404 Spring St., N.W., 873-3089. This unusual museum features a permanent exhibit of antique puppets from around the world, as well as lectures and performances. From February 1 to 20, the Center will be performing "Babes in Toyland."

**Emory University Museum**, North Decatur and Clifton Roads, N.E. (in Sociology Bldg. on quadrangle), 329-7522. The museum features a small but high-quality collection of Egyptian, Babylonian, Indian and Stone Age artifacts, as well as some mummies.

**Federal Reserve Bank**, 104 Marietta St., N.W., 586-8500. Elbert Weinberg's bronze sculpture of an eagle graces one of the Corinthian columns at the entrance of the Bank, which is the sixth district headquarters of the Federal Reserve System.

**Fernbank Science Center**, 156 Heaton Park Dr., N.E., in Decatur, 378-4311. Fernbank boasts the third largest planetarium in the nation. Along with an observatory, there are forest walks, botanical gardens, library, laboratory and science museum.

**Fort Peachtree**, 2630 Ridge-wood Rd., N.W., 355-8229. Originally built as a defense against the Indians during the War of 1812, Fort Peachtree was the site of the first white settlement in what is now the city of Atlanta. Visitors can see a reconstructed log cabin, ancient Indian pottery, arrowheads and other artifacts.

**Fox Theatre**, 660 Peachtree St., N.E., 881-1977. One of the few theaters in the U.S. to be designated a national landmark, Fox Theatre is known for its unparalleled acoustics and top entertainment. The spectacular, Moorish-themed 4,000-seat auditorium is replete with a dome, moving clouds and minarets.

**Georgia Department of Archives and History**, 330 Capitol Ave., S.W., 656-2350. This 17-story building houses historical ex-

*(Continued on page 90)*



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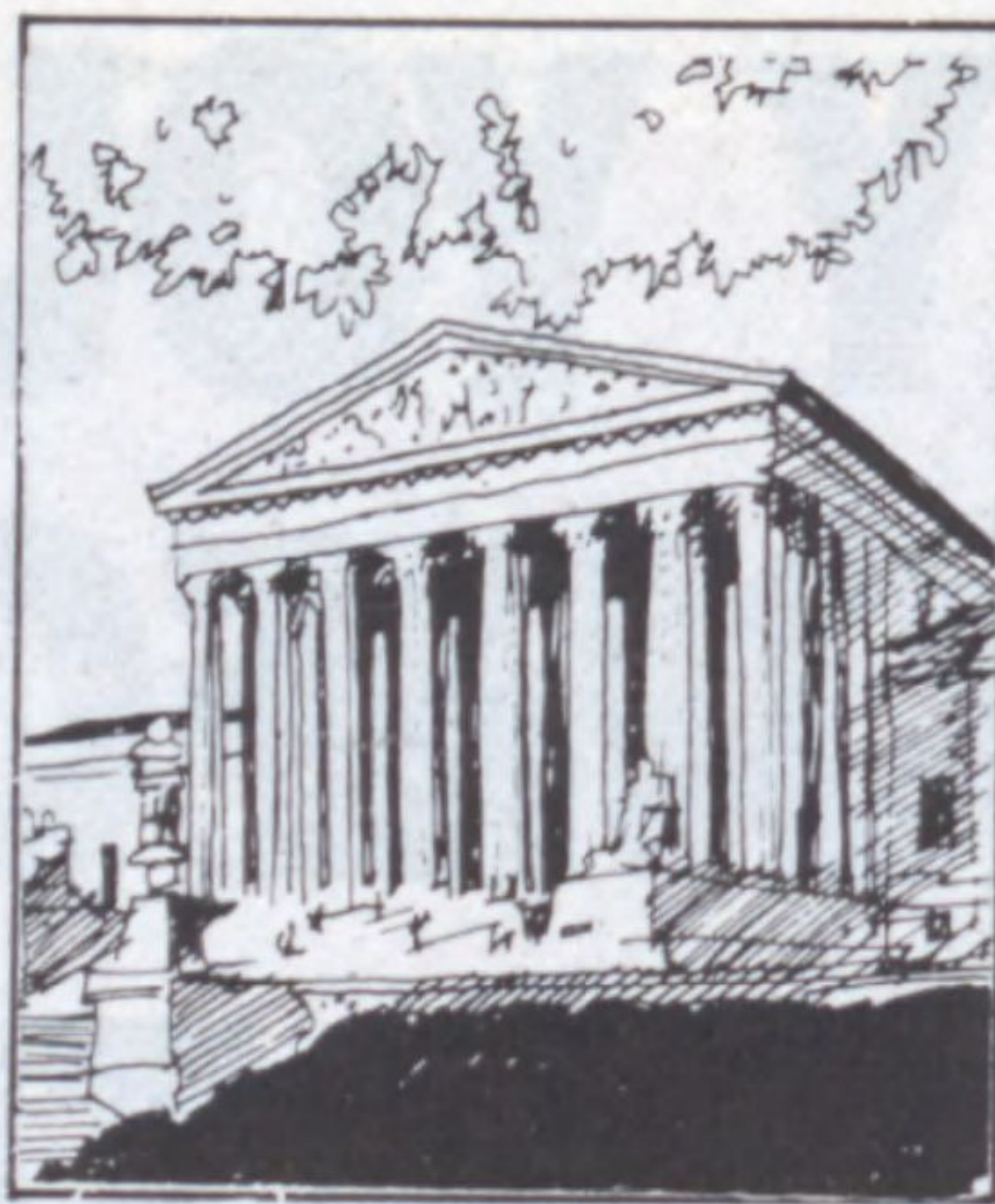


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## Manufacturer held not to be in violation of Magnuson-Moss Act

The United States Court of Appeals, Seventh Circuit, reversed the District Court's decision in a nationwide class-action suit against a manufacturer for violation of the Magnuson-Moss Warranty—FTC Improvement Act. [*Skelton v. General Motors*, 660 F.2d 311 (1981)]

Automobile buyers of vehicles manufactured by GM from 1976 through 1979 brought a class action suit against that company. The plaintiffs charge that GM substituted inferior transmissions, and that this substitution was undisclosed. The alleged action, the plaintiffs say, constitutes a violation of written and implied warranties under §110 (d) of the Magnuson-Moss Act. The U.S. District Court dismissed the "implied warranty" and "deceptive warranty" claims but denied motion to dismiss the "written warranty" claim.

Magnuson-Moss, essentially, is a statute designed to protect consumers from deceptive warranty practices. The Act does not require the manufacturer or seller to extend a warranty with its product, but any "written warranty" offered is subject to Magnuson-Moss regulatory requirements. The term "written warranty" means: "Any written affirmation of fact or written promise made in connection with the sale of a consumer product by a supplier to a buyer which relates to the nature of the material or workmanship and affirms or promises that such material or workmanship is defect-free or will meet a specified level of performance over a specified period of time."

When the manufacturer appealed, the Court of Appeals held that GM had not expressed a written warranty, as defined under the Act, and thus reversed the lower court's decision.

## Truck tops for light-duty trucks subject to excise tax

A recent ruling by the Internal Revenue Service says that certain all-purpose tops designed for light-duty trucks are subject to federal excise tax. These truck tops are those used to provide undercover space for parts, tools and cargo.

Since truck tops are sold for use on previously sold light-duty trucks, the IRS reasoned that they should not be exempt under Code Sec. 4063(e). This section exempts only those parts or accessories sold on or in connection with, the first retail sale of light-duty truck.

## U.S. Supreme Court denies review to Ford Motor Credit Co.

The United States Supreme Court denied review of the Texas Court of Civil Appeals decision in *Ford Motor Credit Co. v. Zapata*, 615 S.W. 2d 198, No. 81-476, U.S. Sup. Ct., cert. denied, 12/1/81. In this case, Ford Credit sought determination as to whether a waiver clause in a retail installment contract was a violation of the Texas Consumer Credit Code. The installment contract provided that the buyer be "waived of any claim" to personal property which might be attached to the motor vehicle in the event of its repossession, unless the buyer made a written demand by certified mail within 24 hours of the repossession. The Texas Consumer Credit Code prohibits inclusion of provisions which constitute a waiver of any right of action. The Supreme Court, therefore, affirmed



the lower court's decision that this was a violation of the Code.

*Ford Motor Credit v. Caskey*, 616 S.W. 2d 935, Case No. 81-488 was also denied *certiorari* on 12/1/81. This case involved the same credit company, challenging that the same Code section was unconstitutionally vague.

### Dealer's claim dismissed due to lack of jurisdiction

The U.S. District Court, Southern District of West Virginia, dismissed an automobile dealer's claim against the manufacturer for wrongful termination under the federal dealer day-in-court law and West Virginia's motor vehicle dealer law. The reason for the dismissal: lack of personal jurisdiction. (*Huntington Motor Sales, Inc. v. Subaru of America and Mid-Atlantic Subaru Star, Ltd.*, U.S. Dist. Ct., Southern Dist. of W. Va., Case No. 78-3019-H, 9/9/81)

Huntington Motor Sales became an authorized Subaru dealer when a dealership agreement was signed on October 20, 1976 between Huntington and Mid-Atlantic Subaru giving the plaintiff authority to maintain a dealership in Huntington, W. Va. When Mid-Atlantic informed Huntington on January 19, 1978 that it would not fill any of their purchase orders, Huntington contended that Subaru of America was responsible for this action. SOA, however, was not a party to the Plaintiff's dealership agreement and claimed to have had no part in the termination.

Jurisdiction has to be met before the Court can even review the plaintiff's claims against SOA, and the Court is bound by the decisions of the West Virginia Supreme Court of Appeals as to whether the long-arm statute will reach SOA.

SOA's principal business is to import autos and parts to regional Subaru distributors at various ports in the U.S., none of which enters into West Virginia. Additionally, SOA has never entered into a contract in West Virginia, never maintained a resident agent or office in West Virginia, and never owned any real estate in West Virginia. Since the Plaintiff was unable to establish that there were any contacts between SOA and West Virginia, the Court granted the Defendant's motion to dismiss the Plaintiff's claim.

### A reader asks:

Are there any Federal regulations which require an automobile dealer to replace or repair an inoperable odometer on a used car?

*There are no Federal regulations which require a dealer to repair or replace an odometer. However, certain disclosure requirements do exist. The Odometer Disclosure Requirements, 49 CFR 580, require the transferor of a motor vehicle to make a written disclosure to the transferee concerning the mileage and its accuracy, and require the retention of odometer mileage statements by motor vehicle dealers and distributors. Knowledge of an inoperable odometer by a dealer would bar the dealer from certifying on the odometer statement that the odometer reading reflects the actual mileage. The dealer would be required to certify that, to the best of his knowledge, the odometer reading is not the actual mileage of the vehicle and should not be relied upon. The Motor Vehicle Information and Cost Savings Act, 15 USC §1985 states that "no person shall, with intent to defraud, operate a motor vehicle on any street or highway knowing that the odometer of such vehicle is disconnected or non-functional."*

*Since the mileage of a vehicle is often a determining factor in the purchase of a used vehicle, failure to disclose the fact that the odometer is not operable may lead to unnecessary liabilities after the sale.*

*Further, you should check the applicable law or regulations in your State to ascertain whether there are other dealer responsibilities for odometers in areas such as vehicle safety and inspection.*



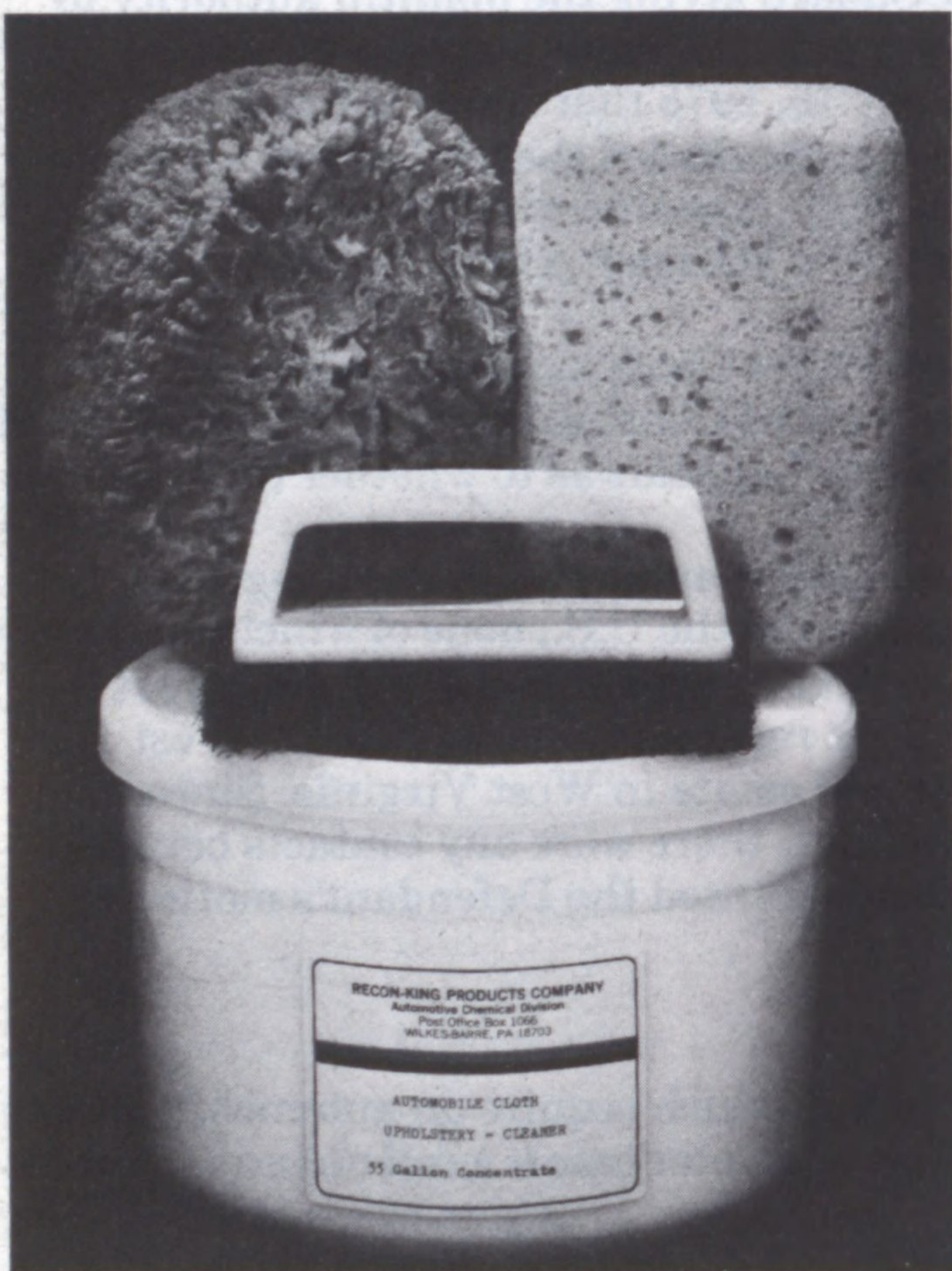
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# ENERGY MANAGEMENT YOU CAN STILL SAVE WITH IT

Even though the subject of energy conservation doesn't grab the attention it did a few years ago, it's still a valid way to cut dealership expenses. Maybe you should give it a second look.

If the topic of energy management were to be described in terms used by the recording industry, you'd probably have to say the energy song is no longer in the "Top 40." That doesn't necessarily mean energy is "out," it's just that the tune isn't grabbing people's attention the way it did four or five years back when it was at the top of everybody's chart.

"I think a number of things have combined to take the edge off the interest in energy," says Walter Henry, vice president of Xenergy Corp., an energy management firm in Burlington, MA, that specializes in auto dealership consulting. "For one thing, the current administration hasn't put the emphasis on energy conservation that the previous administration did. The U.S. Department of Energy has been pretty much dismantled in many areas, and the area that dealt with dealerships—the Office of Small Business—has been closed. As a result, there is no longer anyone around, really, whose sole responsibility it is to voice concern and promote energy conservation."

Another factor that tends to

shift dealers' attention away from the energy scene, Henry says, is a leveling off of many utility costs that, until six or eight months ago, were skyrocketing out of sight. Even though natural-gas prices are still rising, he says, the flattening out of oil and electric costs has reduced *some* of the concern over energy prices.

Of course, as the Xenergy executive points out, the waning interest of many dealers in a comprehensive energy reduction program can be attributed to the prolonged downturn in the auto retail business today.

"Most dealers seem to think they have already done all the cheap and easy things where energy is concerned," says Henry. "In truth, they probably haven't done all they can, but they *think* they have, and now they're afraid that if they do anything more, it's going to cost them money. They don't want to borrow at the current high interest rates to finance a major energy project in the face of their shrinking levels of profit. So, they just turn their attention away from it all when, in fact, they should go back and *reexamine* a lot

of the easy things, to see if they really *have* done all of them."

Some dealers feel that, precisely *because* of the tough business environment, they're being forced to resort to conservation measures they considered too extreme just a few years ago.

"When we first started working with auto dealerships back in 1976 and '77, one of the things we saw a great deal of was sparkle lighting on outdoor lots," relates Henry. "This was generally provided by 1,500-watt quartz lights. These lights are very inefficient, and our first reaction was to recommend that dealers take them out."

At that time, Henry says, his company found it was pointless to try to convince dealers to replace their "sparklers," because the dealers felt that type of lighting was absolutely necessary to draw attention to the dealership and highlight the vehicles on display. This was vital, dealers insisted, particularly in highly competitive areas where other dealers were using the same attention-getting illumination.

"What we did, finally, was to suggest that dealers make this



# It's all about the credit

Joe Kerley, Co-owner, Joe Kerley Lincoln-Mercury and Almaden Lincoln-Mercury, San Jose, California.



"Let me tell you about our experience. We have two stores in the valley. Sometimes we run different tests in them, to see which system or program gets the best results. We had been selling an independent service contract at both stores. But last year, we switched the Almaden store to Ford Motor Company's E.S.P. and continued to sell the independent plan at Joe Kerley Lincoln-Mercury.

We ran the two stores parallel for six months to see what happened."

**"As time went on, we noticed that penetration increased month by month with E.S.P., whereas the other plan showed no increase."**

"We found E.S.P. is easier to sell because the Ford name on it gives people confidence. We had no problems at all in

administering E.S.P., and our customers were well-satisfied. Meanwhile, we experienced serious difficulties with the other plan. They were getting into financial problems, they were extremely slow in paying claims... and our profits were dwindling."

**"So we switched completely to Ford—to the Extended Service Plan."**

"Our penetration now is



# Laurels bility

**"To me, the biggest advantage of handling the Ford Extended Service Plan is the **credibility**—having Ford Motor Company behind it."**

77% at the Almaden store which has been running a year and a half with solid E.S.P. And we're at 50% and still going up at our other store. Believe me, now that we switched 100% to E.S.P., we'll never switch anywhere else."

Ken Kerley, Co-owner of both stores, says, **"Ford's E.S.P. not only provides an up-front profit, but it has increased our parts**

## **and service business."**

"When people bring in their cars for E.S.P. work, they'll ask us to do routine maintenance work like oil changes, all at the same time.

"But the most important aspect is customer retention. That's a tough thing in this business. But when a person does have E.S.P., he feels secure—he knows he's going to be taken care of. And when

he needs a car, the first one he thinks of is you. We even have people coming in and asking for the Ford Extended Service Plan."

It's not hard to understand why Joe Kerley says, "Now that I've got E.S.P., there's no way I'd write with anyone else."



Ford Parts and Service Division





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*"I suspect that if a dealer would walk around on the roof of his facility some cool day, he'd find a lot of warm air being exhausted needlessly out of that building."*

---

lighting as efficient as possible by changing from quartz lights to more cost-effective metal halide lights," recalls Henry. "And many dealers did that."

Today, things are much different. Henry says he found in talking to dealers at the 1981 NADA Convention—where his company held energy workshops—that he was "preaching to the converted."

"Now those same dealers, in those same competitive areas I spoke of, are saying, 'I know that sparkle lighting attracts attention, but I just can't afford it anymore,'" Henry says with a shake of his head.

Walt Henry talks a lot about lighting when he takes aim at specific areas dealers can generally look toward to find cheap and easy ways to cut back on energy costs. That's because lighting is the single biggest cost for virtually all automobile dealerships, he says. And within the area of lighting, he feels *interior* lighting is perhaps the category now offering the most cost-saving opportunities.

"Where outdoor lighting is concerned," explains Henry, "there is a number of reputable companies which actively call on dealers and, for the most part, they are giving dealers competent advice. Interior lighting, however, is another matter. It has a different selling fraternity, and nobody in that fraternity particularly caters to the auto business. After all, inside products used by dealers are about the same as those used by everyone else."

Due to the lack of such specialized professional guidance, Henry feels car dealers may be overlooking some rather simple remedies that could substantially reduce their interior lighting costs. Places where inefficiency exists can be pinpointed with just a little bit of effort on the dealer's part, he says.

"I strongly recommend dealers reexamine their inside lighting," he says, "because, typically, the payback in this area is very good."

Some of the ways dealers can realize savings on inside lighting are by: replacing older fluorescent lamps and high-efficiency, low-energy fluorescent lamps now available; getting rid of incandescent bulbs wherever possible; changing to task lighting (such as

low-energy fluorescent desk lamps instead of overhead illumination) in offices and closing rooms; putting timers on lights to shut them off at a certain time; and simply shutting off lights when they're not needed, such as during lunch periods.

Westlie Motor Co. in Minot, ND, serves as a good example of how changing interior lighting can save on utility bills. This Ford/Lincoln-Mercury agency (planning volume of 1,200) was one of several NADA "target dealerships" that worked with Xenergy Corp., the Department of Energy and NADA to show what could be accomplished through a comprehensive energy-management program.

"To relamp the interior of our dealership, we just replaced our old fluorescent bulbs with General Electric Watt-Misers," explains John Westlie, administrative vice president of the company. "We estimated we would reach a savings point in about two years, but we came within \$47 of breaking even within the first year after implementation. Our initial cost of relamping came to \$1,327, and our first year's savings amounted to \$1,280."

In addition to lighting, Walt Henry says there are other dealership areas—some usually not even considered by dealers—where a periodic examination might reveal wasted energy and money. The ventilation system is one of them.

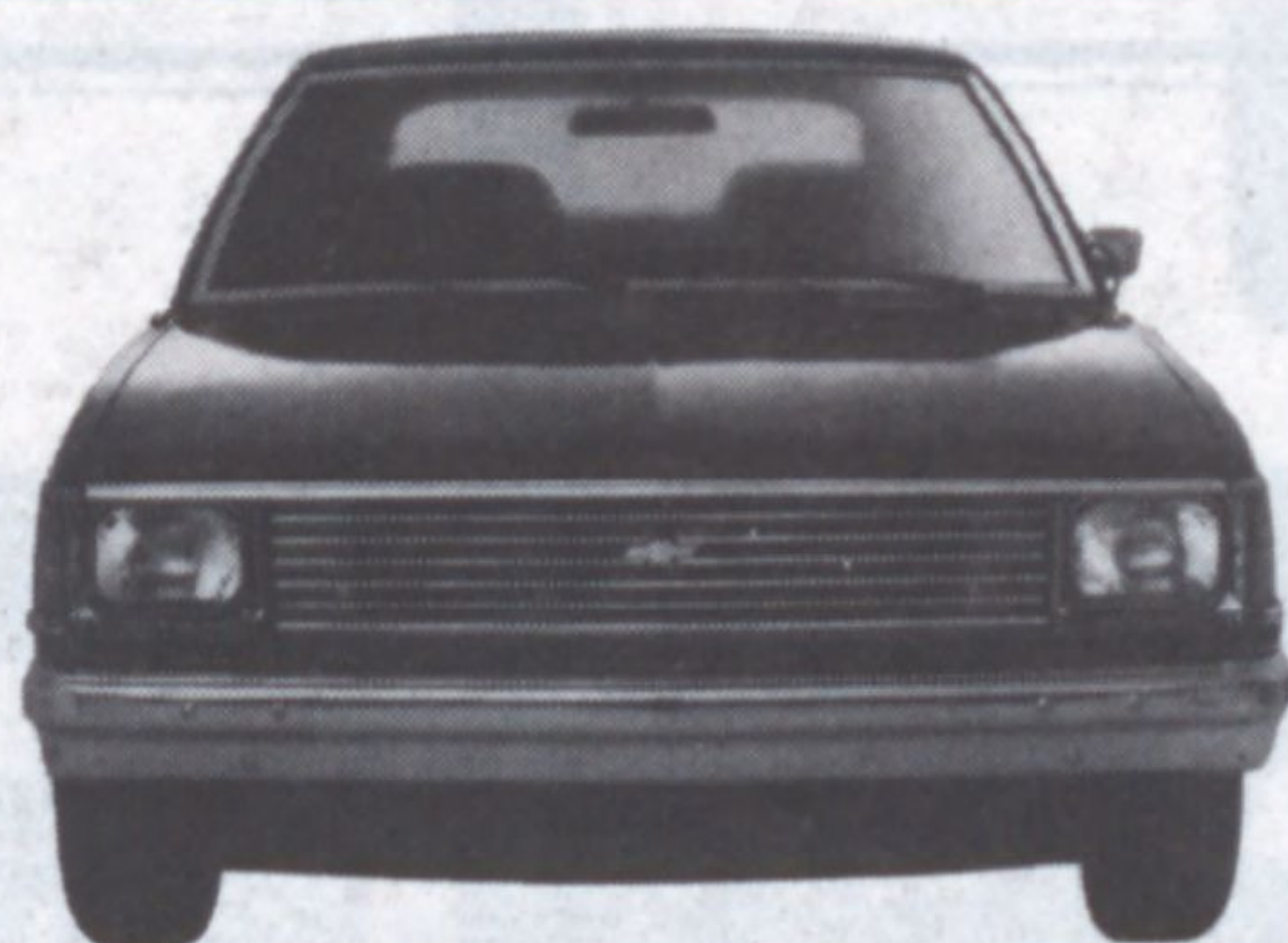
"I suspect that if a dealer would walk around on the roof of his facility some cool day, he'd find a lot of warm air being exhausted needlessly out of that building," he says. "It could be from restrooms or a number of other places."

One example Henry cites of totally wasted heat and electricity involved a dealership space that was utilized for paper copying. At one time, the dealership had used a duplicating machine which required ventilation to draw out foul-smelling chemical fumes. This old-style duplicator, however, had long since been replaced by a modern photo copier, and the small exhaust fan was no longer needed to ventilate the space. But nobody ever turned it off. It had been running for years and no one was

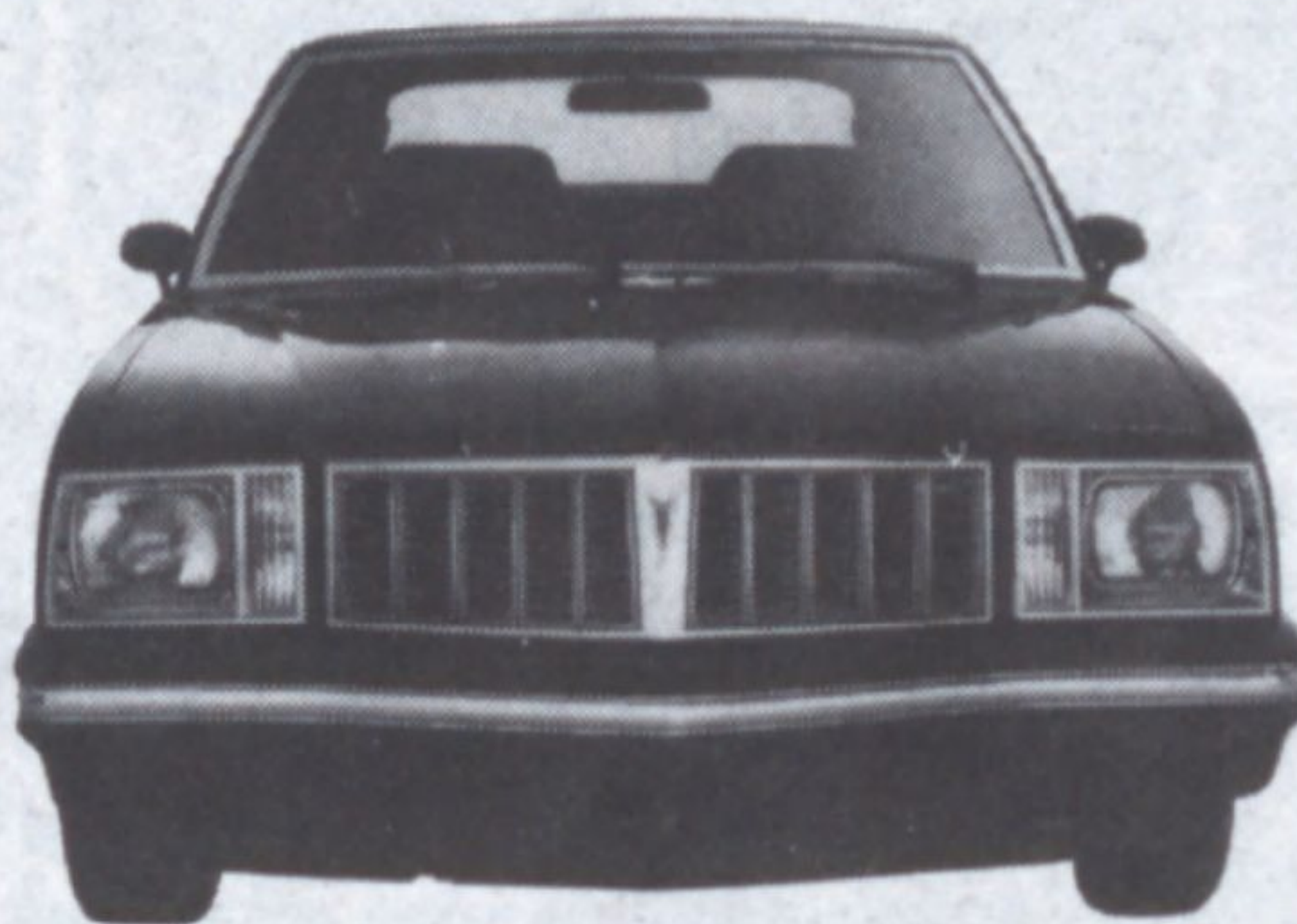
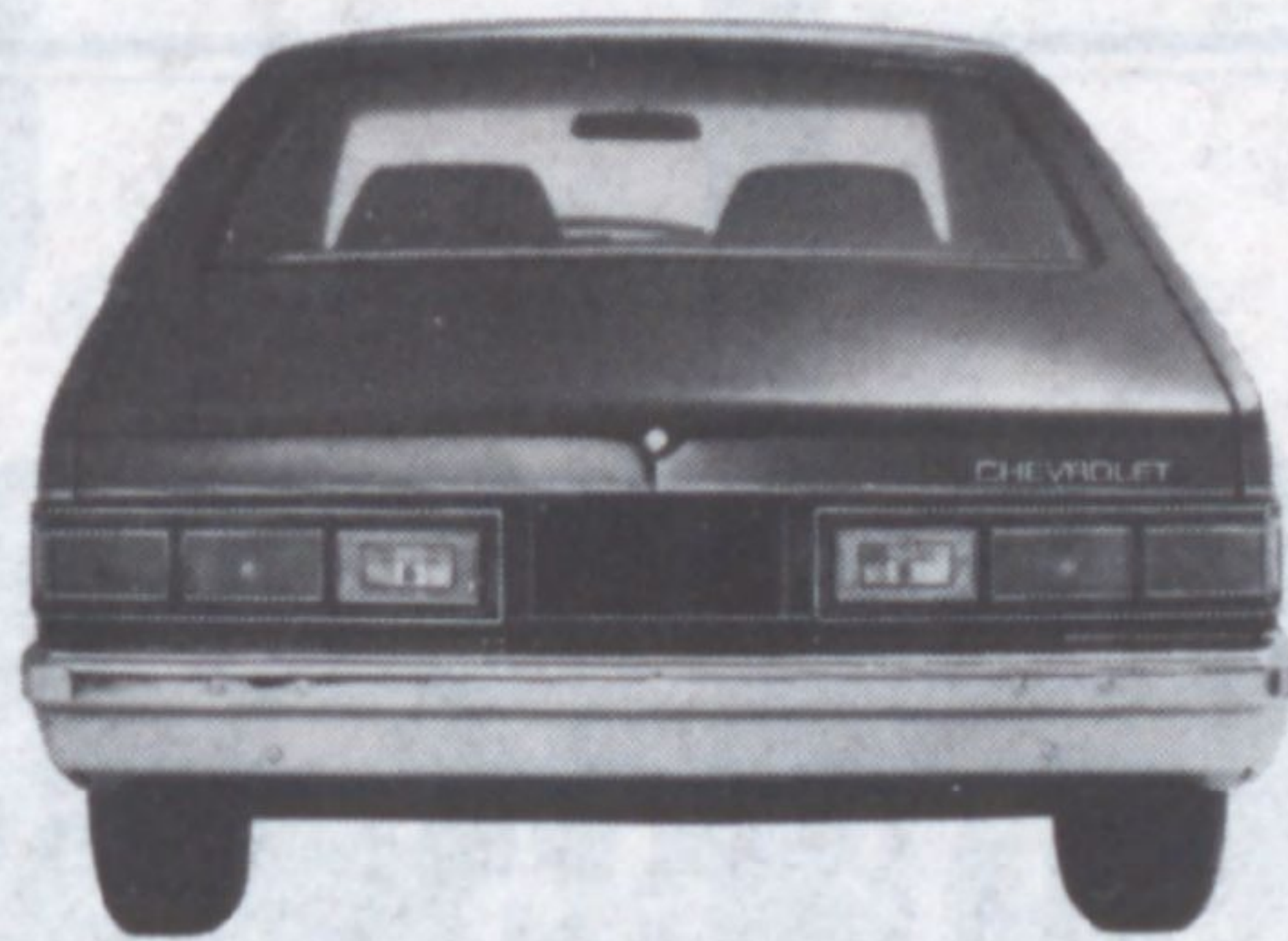
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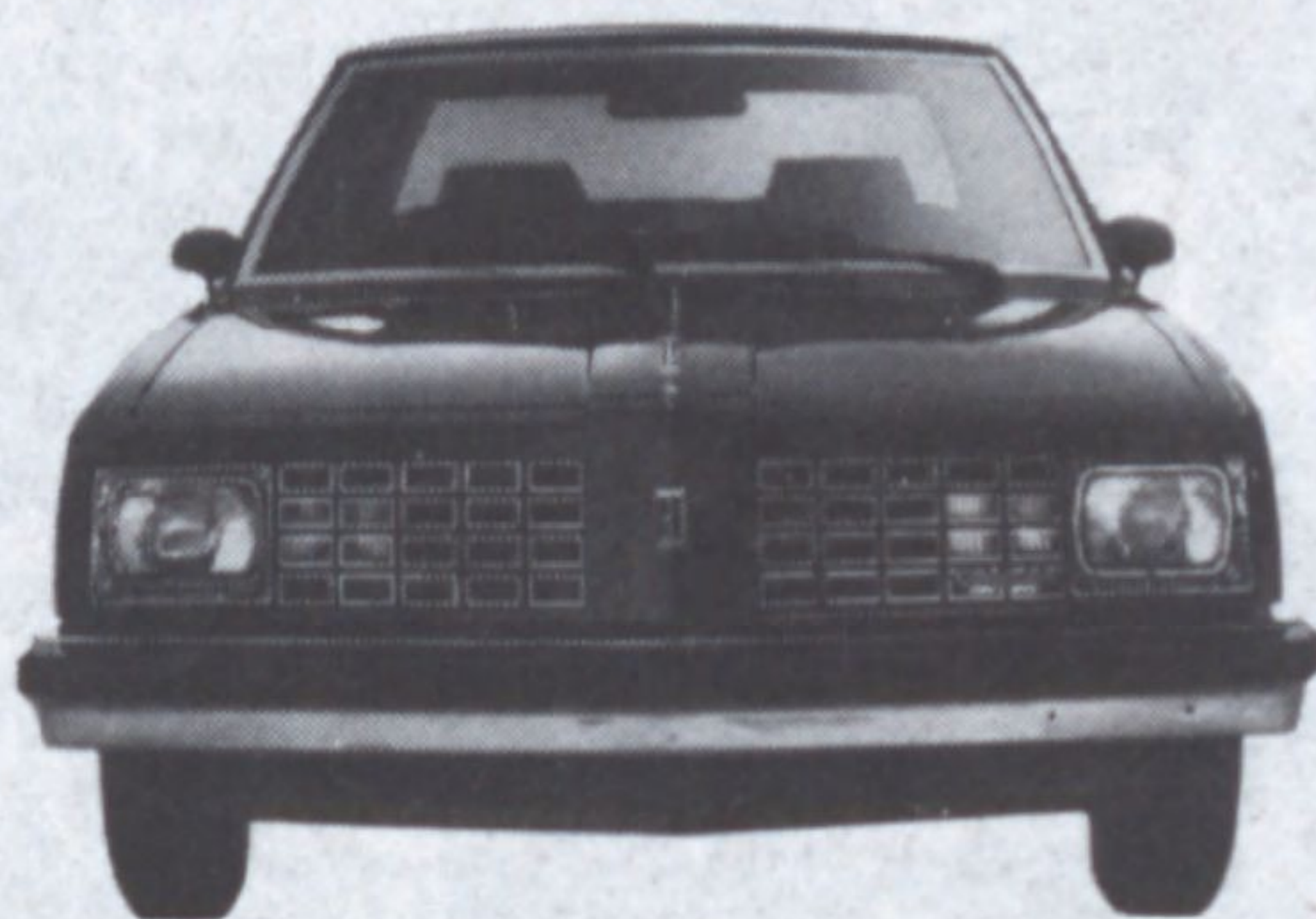
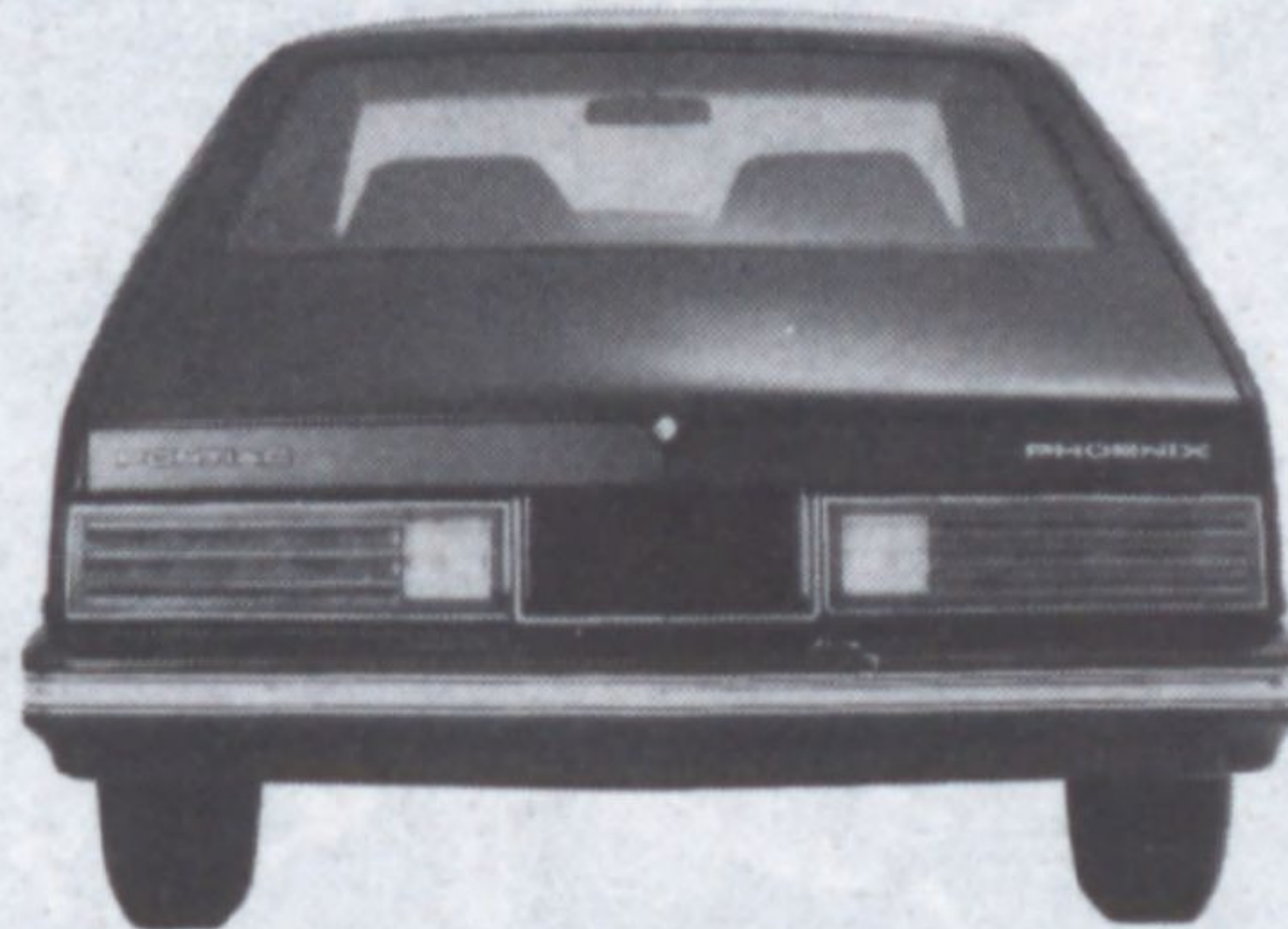
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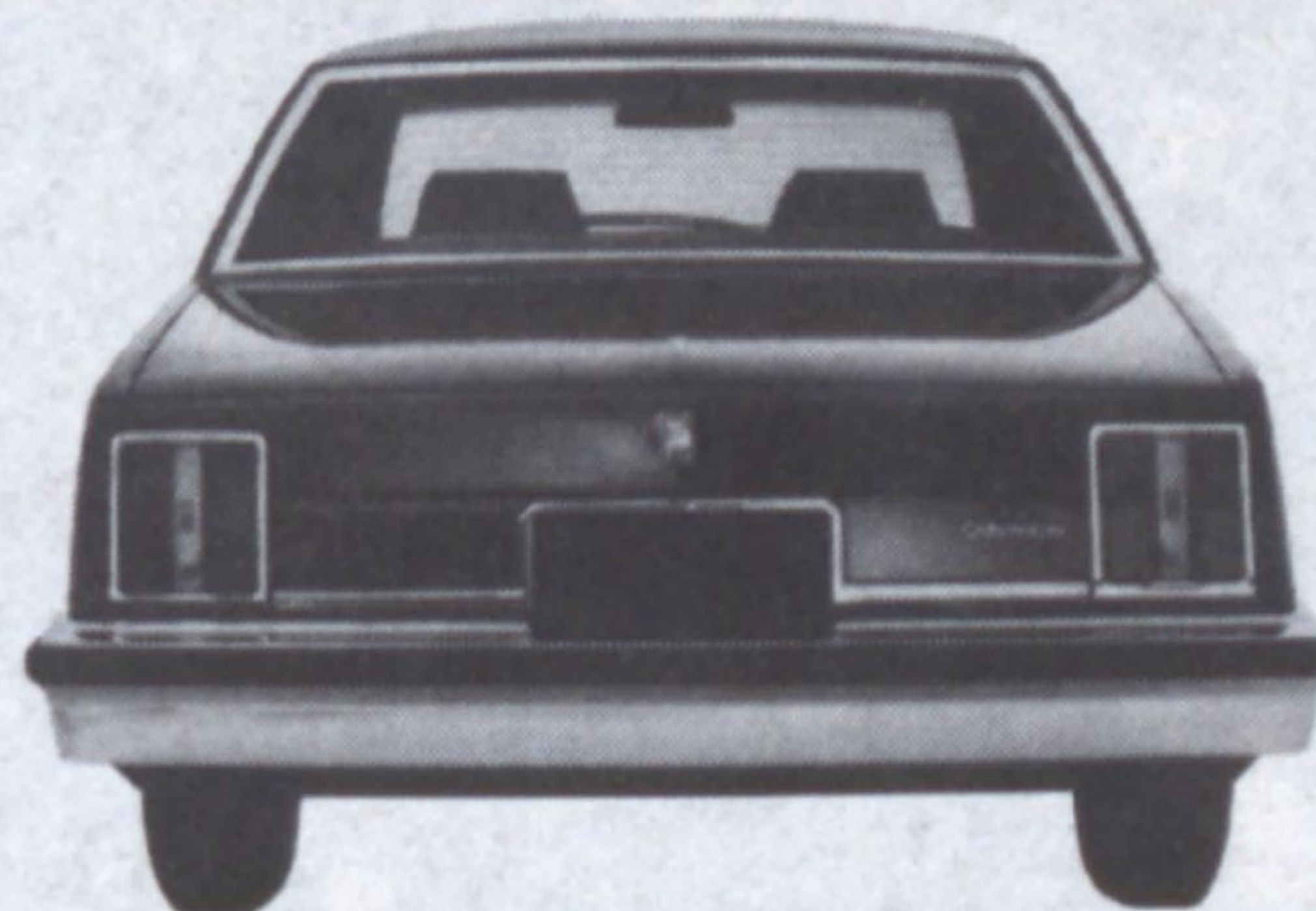
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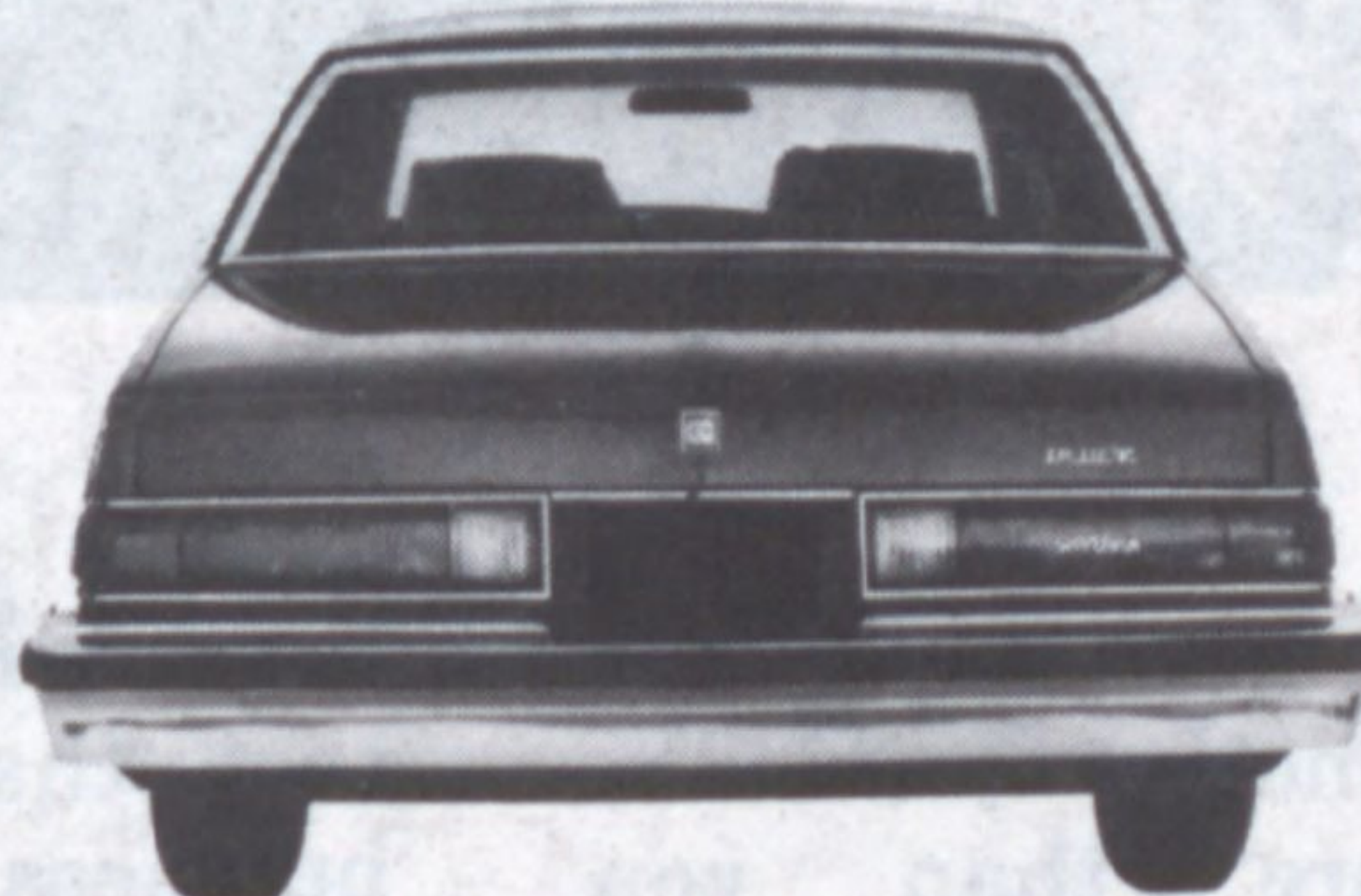
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## COMING AND GOING...

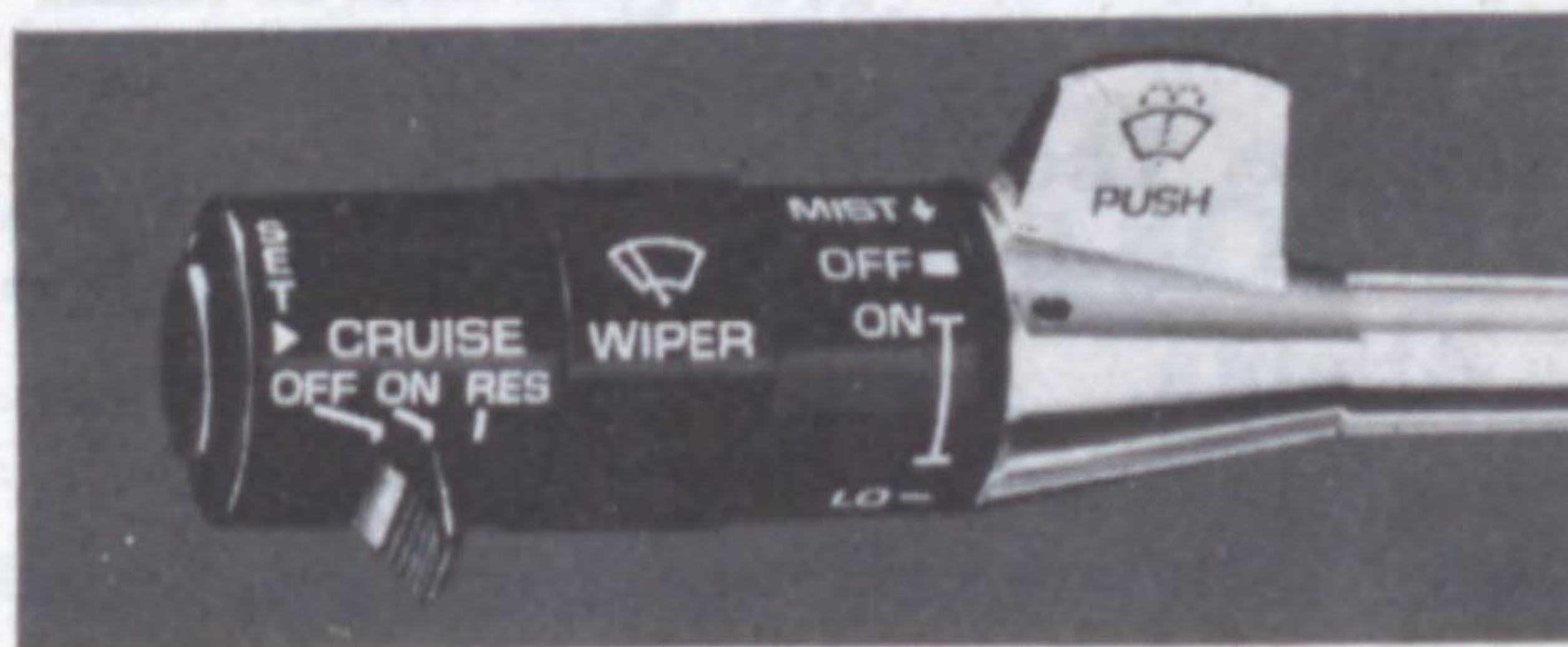
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# THE '82 EXPOSITION



**W**hat's new under the automotive sun?

More than you might imagine: new service tools, car washes, protective products, lifts and lighting. New lubrication equipment, communications hardware and inventory control systems. All this and more will be on display February 20 to 23 during the NADA Convention at the Georgia World Congress Center in Atlanta. NADA's Equipment Exposition is *the* place to see tomorrow's technology today.

Since the late '40s, the Equipment Exposition has been keeping dealers up to date with the latest offerings in the automotive marketplace. This year, more than 200 manufacturers and distributors of automotive products, services and accessories will be displaying their wares. There's no better way

to gather the kind of ideas and contacts that can help you run your business more profitably. Where *else* but at the Exposition can a dealer price computer terminals, compare F&I programs and learn more about how to launch an ad campaign, all under one roof and in the space of just a few hours?

It takes a building the size of the Georgia World Congress Center to host such a mammoth exposition. This state-owned facility is the largest single-level exhibition hall in the country, with more than 350,000 square feet of display space. The Center, in fact, covers three entire blocks of downtown Atlanta.

The Exposition will be open four consecutive days to enable you to stop in at your convenience. The hours are: Saturday, February 20, from 8:30 a.m. to 2:45 p.m.; Sunday, February 21, from 11:30 a.m.

to 5 p.m.; Monday, February 22, from 9 a.m. to 5 p.m.; and Tuesday, February 23, from 9 a.m. to Noon.

To aid you in finding your way around the exposition floor, *AE* is again publishing listings of the exhibitors that have reserved space in Atlanta, as well as a map of the exposition floor plan. The information is current as of *AE*'s deadline; however, changes may have occurred since press time.

The exhibitors' listings have been arranged in two sections for the reader's convenience. Beginning on page 32, exhibitors are listed in alphabetical order according to company name. This listing includes the various exhibitors' booth numbers. The second section, beginning on page 36, classifies the companies according to the types of products they sell. A floor plan of the exhibition appears on page 38.



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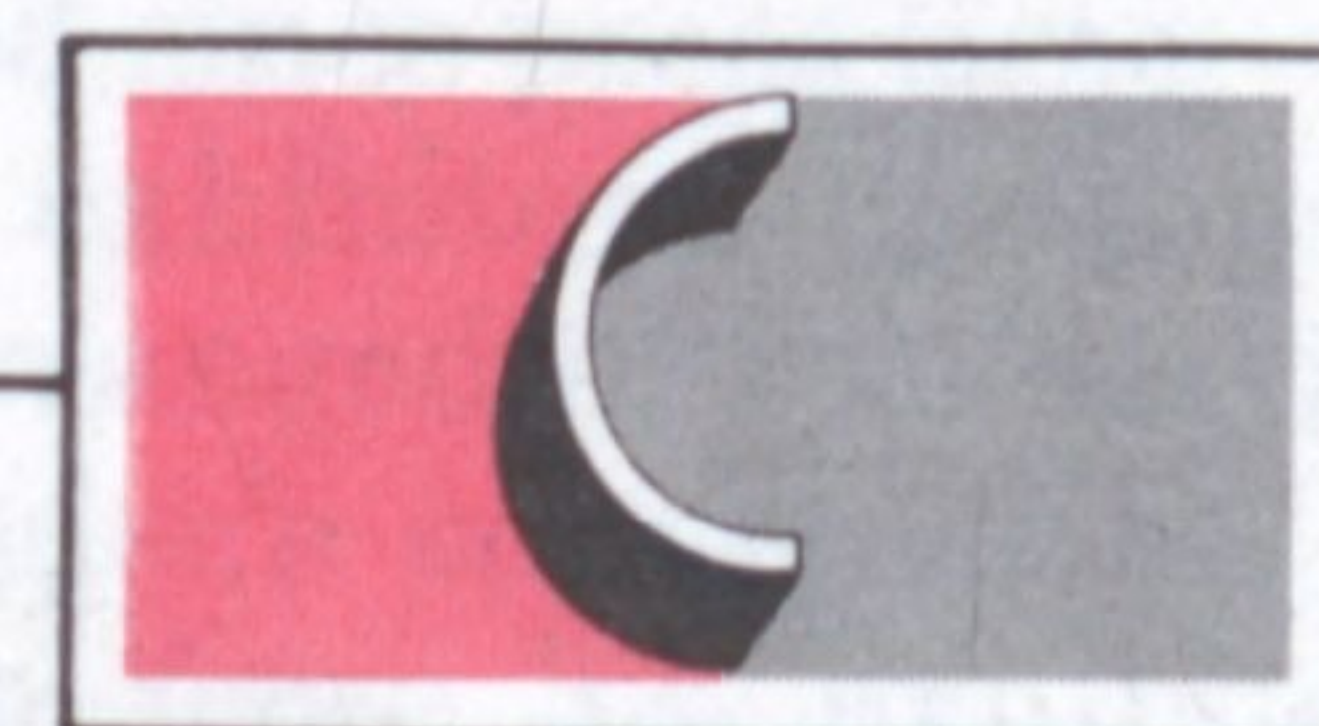
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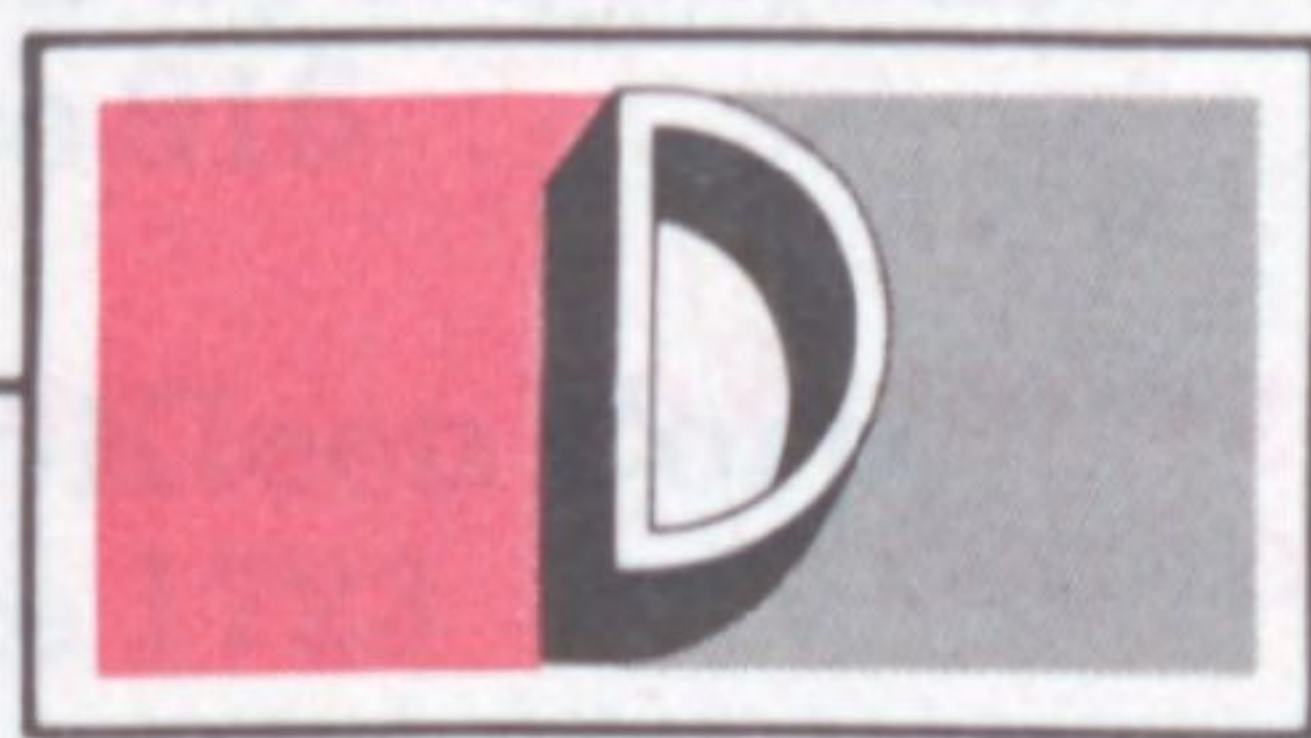
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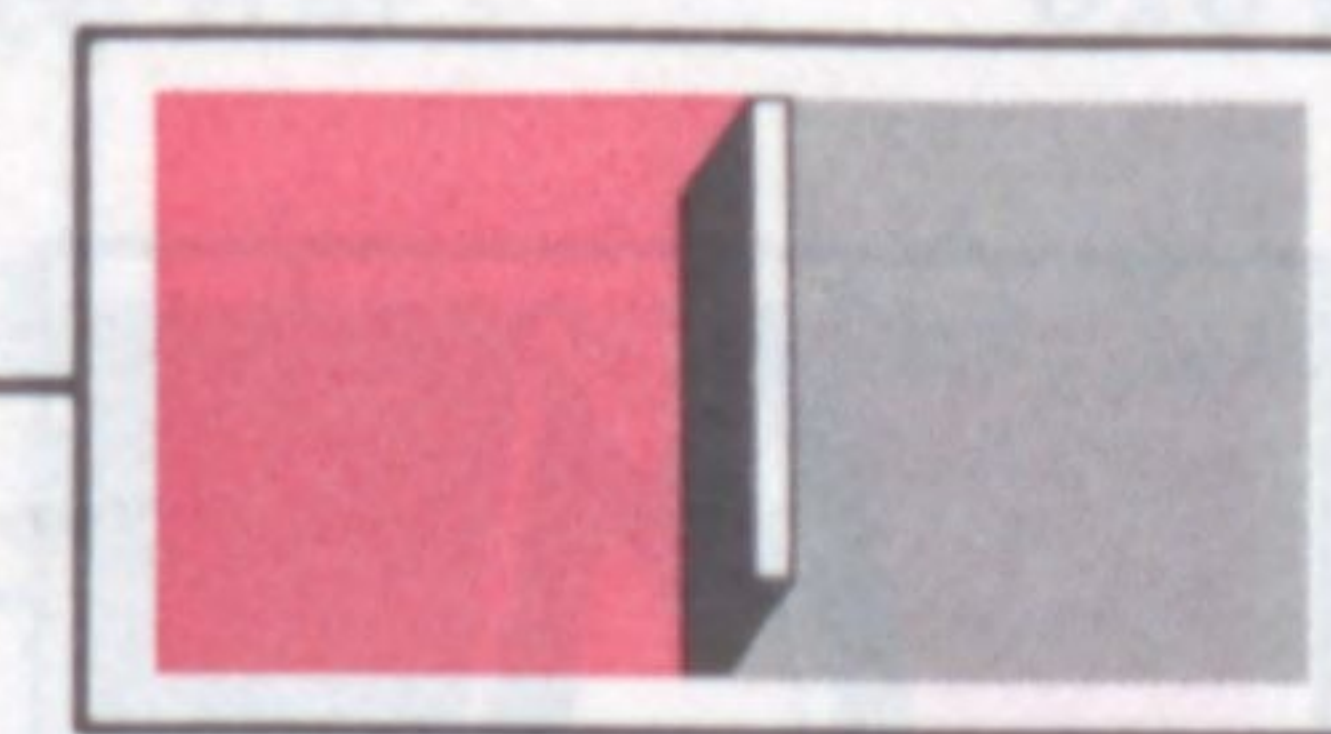
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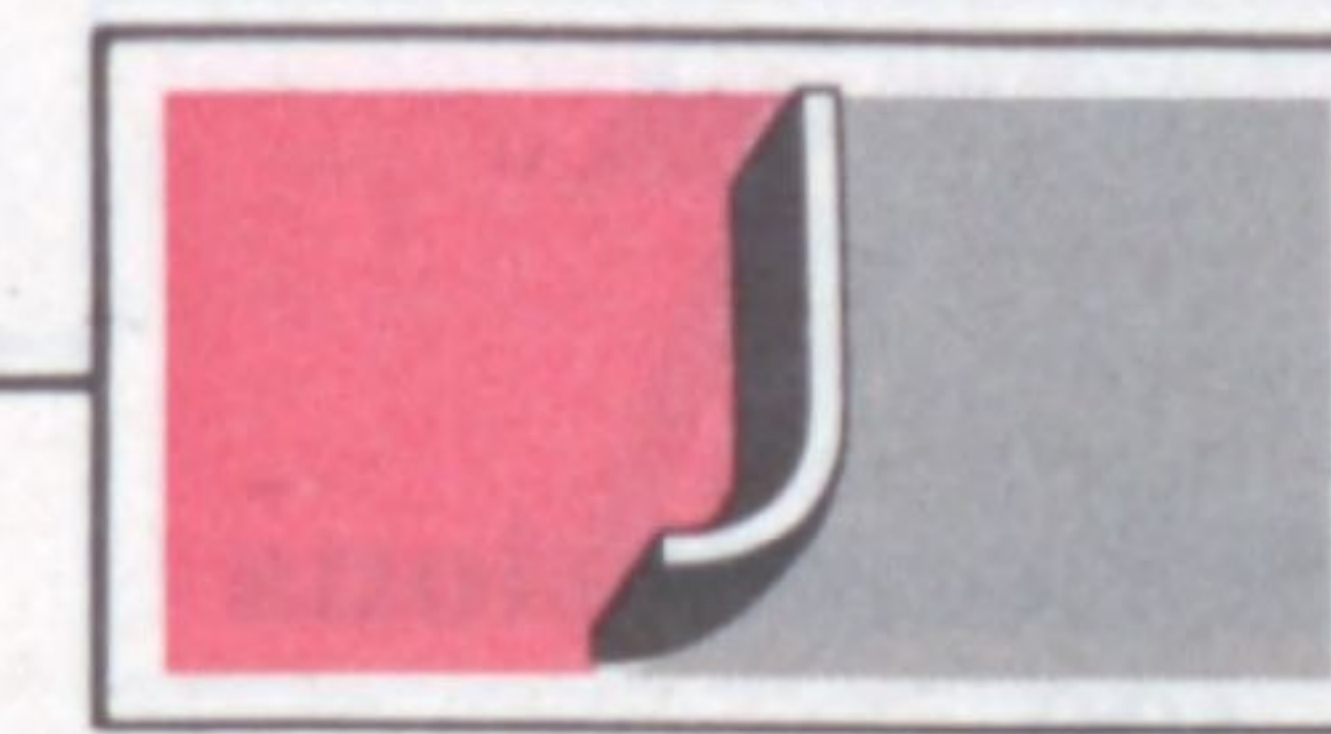
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Space 920

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works, Ltd.**  
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**The Bentley Corp.**  
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Space Q

**Carriage Conversions, Div. of  
Carriage, Inc.**  
Space 1600

**Gladiator, Inc.**  
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Space 336-338, 416-418

**Ceccato of Italy**  
Space 500

**IAS National, Inc.**  
Space 1705

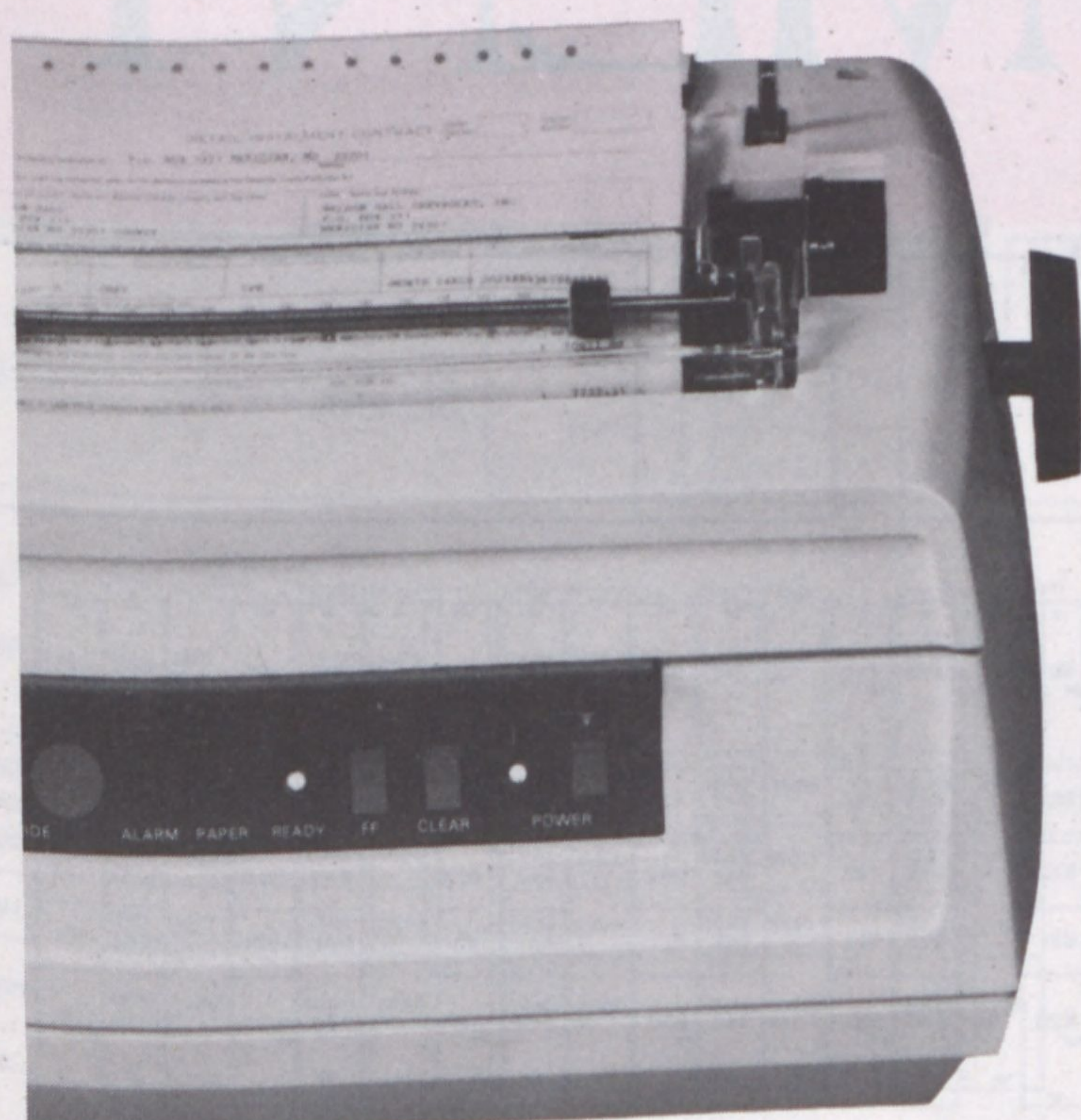
**Ryko Manufacturing Co.**  
Space 935-938, 1015-1018

**Tammermatic Corp.**  
Space 300



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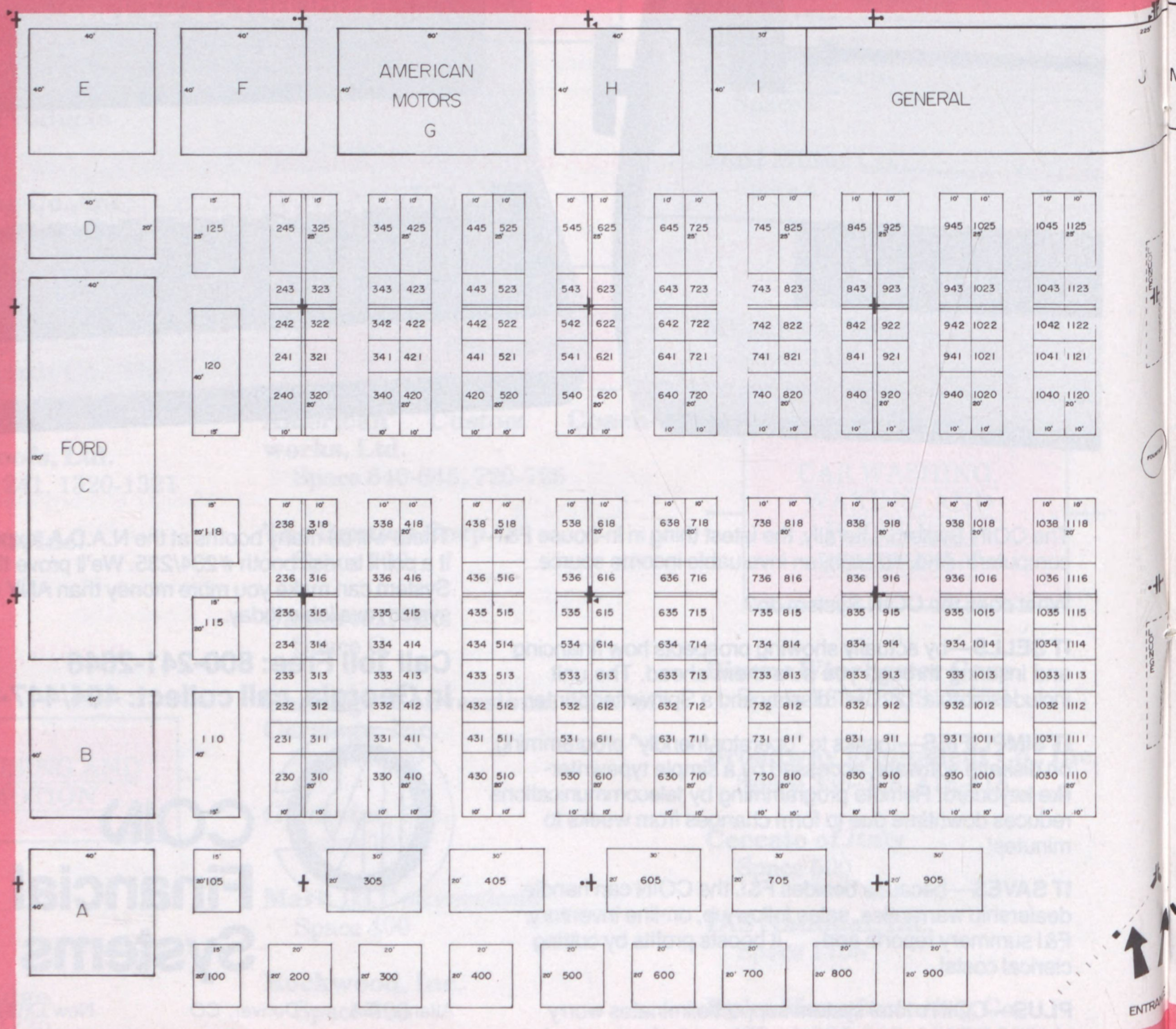
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# '82

## EQUIPMENT

# FLOOR PLAN





## COMMUNICATIONS EQUIPMENT

**ADP Dealer Services**  
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**Nissan Motor Corp., U.S.A.**  
Space 600

**Oakleaf & Associates, Inc.**  
Space 1534-1538

**The Reynolds & Reynolds Co.**  
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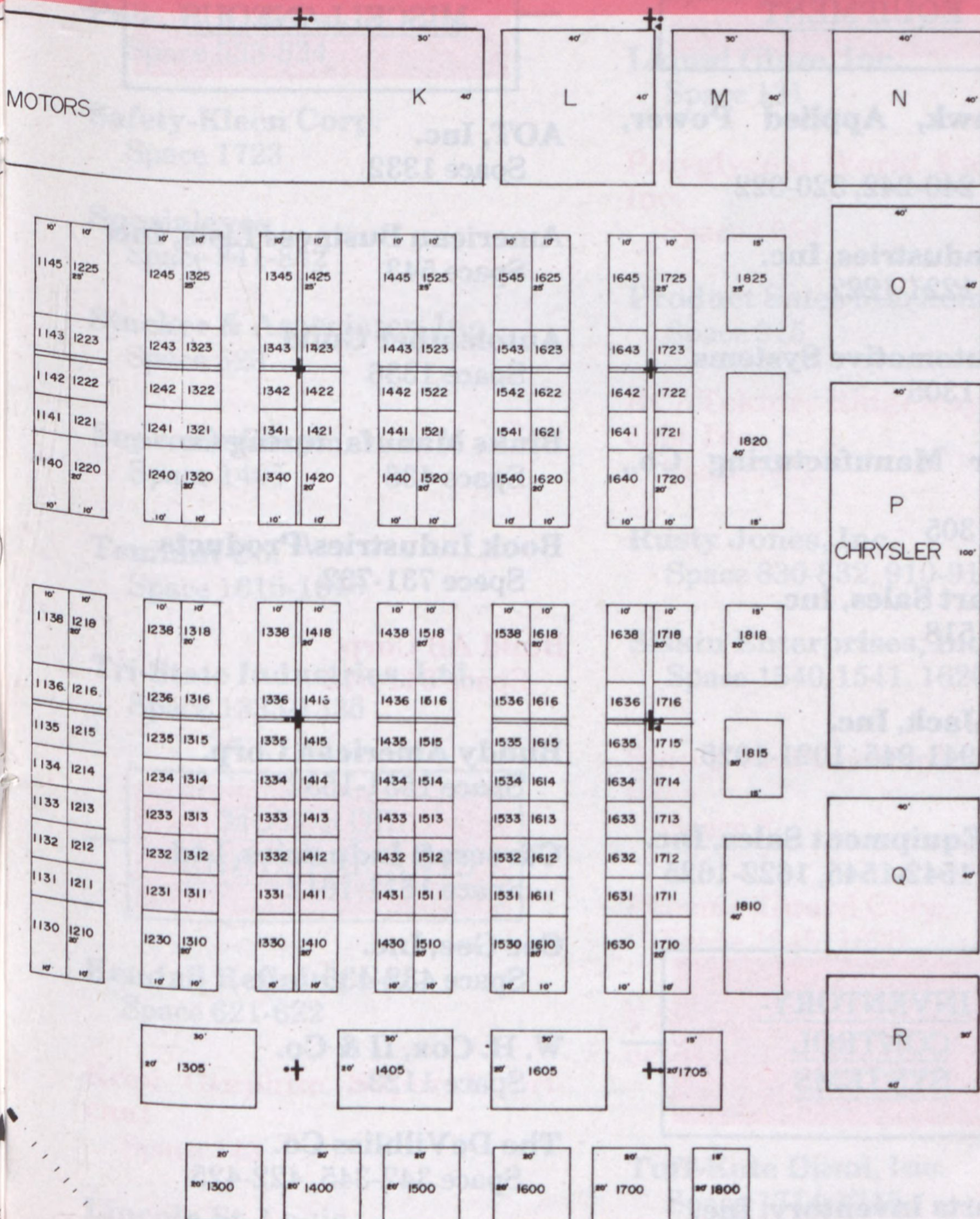
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Space 535

**Automotive Service Consul-  
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Space M

**National Coach Corp.**  
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**Now you don't have to be a big volume dealer to start thinking like one.**

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The RCS is the first system of its kind to process all your truly time-critical informa-



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Space E

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Space R

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# Sell a car to our readers before somebody else does.

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New cars and used cars.

78.5% of our readers own a car they bought new. 43.7% own one they bought used. And if that adds up to more than 100%, well, that's because over half of our readers own more than one car. 16% own more than two.

Suffice it to say, BLACK ENTERPRISE readers appreciate cars.

You'll appreciate our effectiveness in reaching this decidedly upscale audience. We tell our readers what they want to know about business—especially in such special issues as The BLACK ENTERPRISE Top 100 Businesses, Careers and Money Management. We also tell our readers what they need to know about buying cars.

BLACK ENTERPRISE is depended upon by Blacks at the top of the corporate ladder. And those well on their way to getting there.

**BLACK ENTERPRISE.**  
**Quality readers**  
**know quality cars.**

Which is why it's also depended upon by some of your competitors, including General Motors, Chevrolet, Buick, Cadillac, Oldsmobile, Ford, Lincoln, Mercury, Chrysler, Dodge, Mercedes Benz and Pontiac.

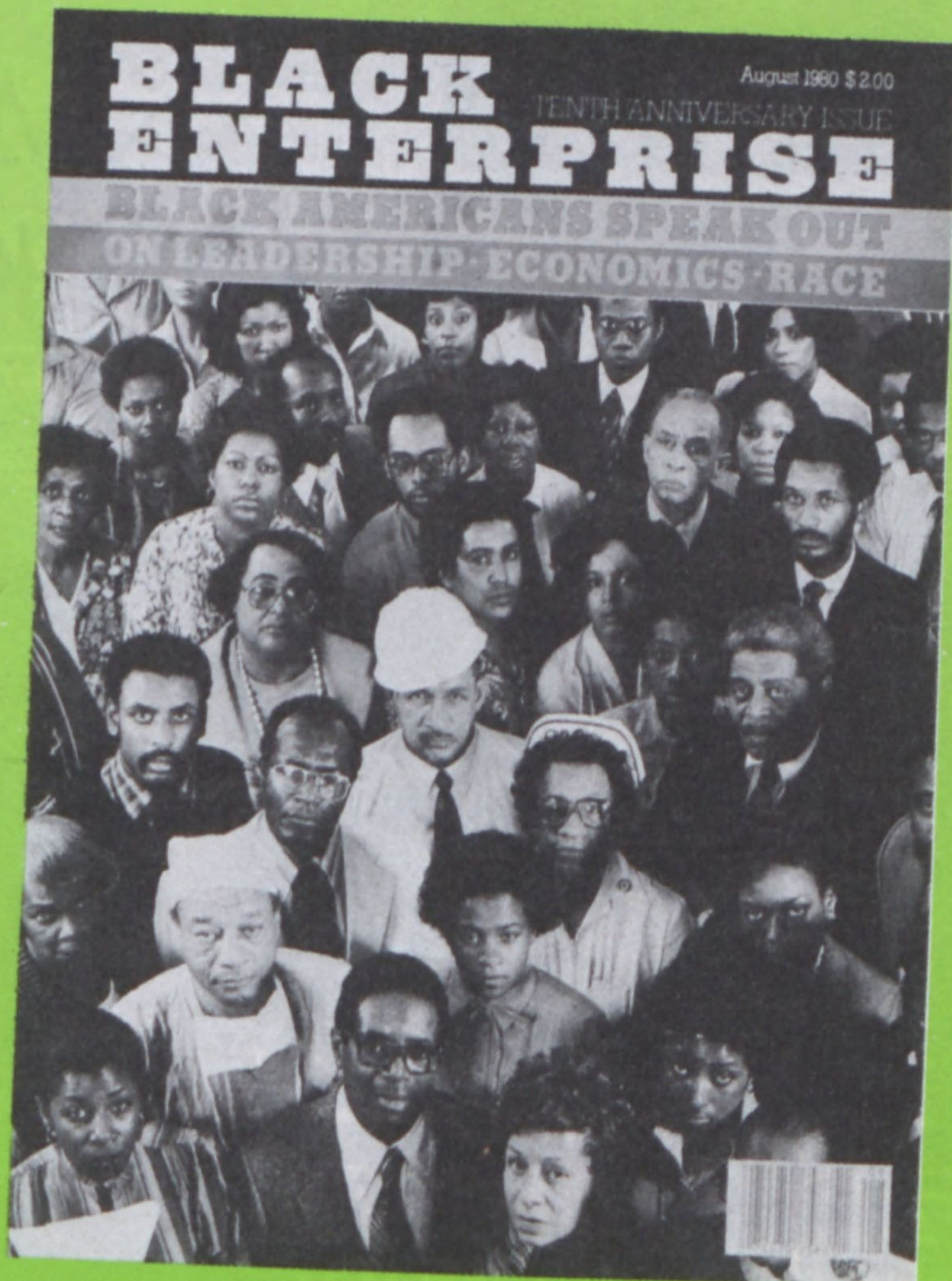
The way we look at it, this year BLACK ENTERPRISE readers will buy an automobile from somebody.

We think it might as well be you.

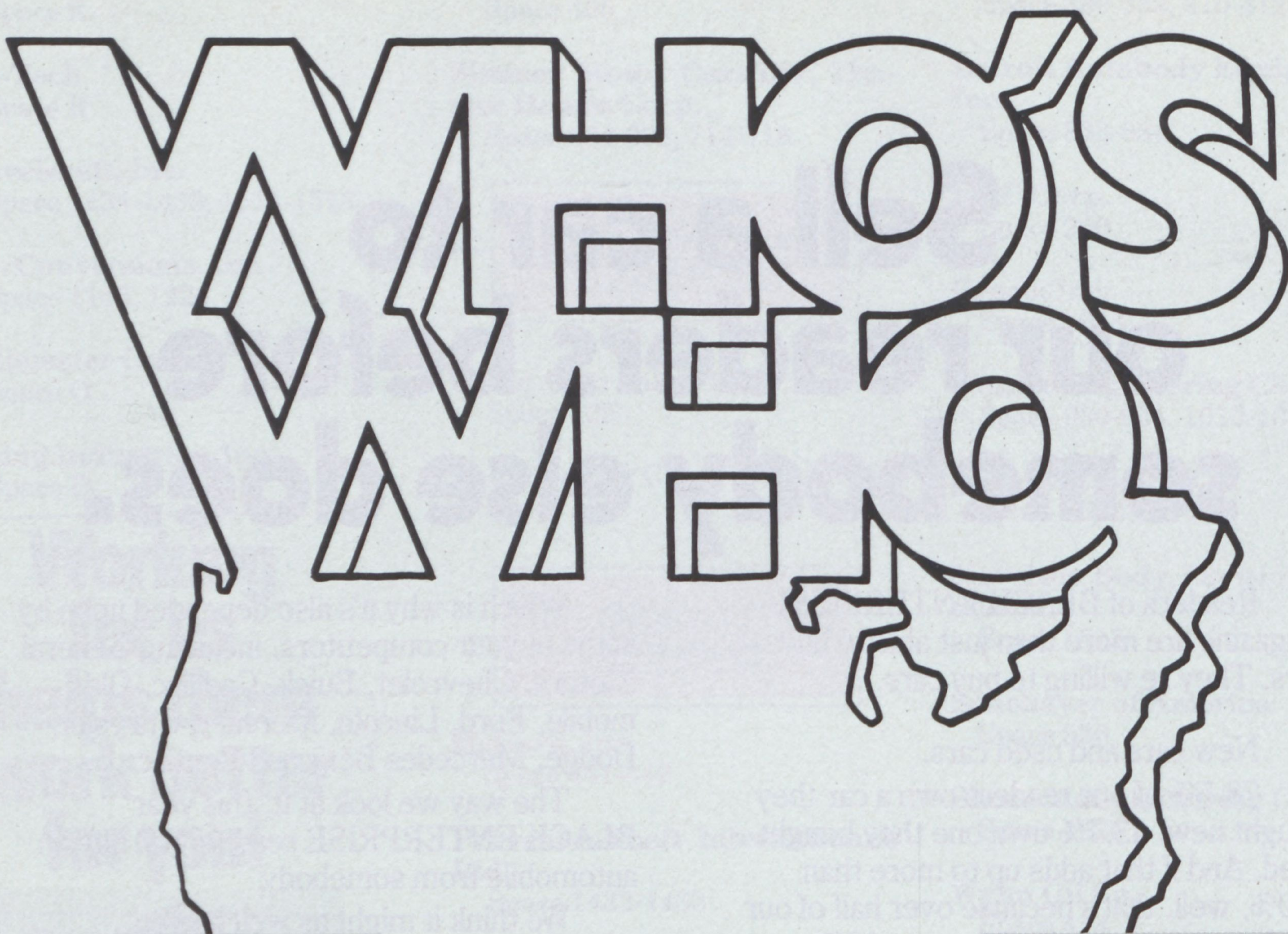
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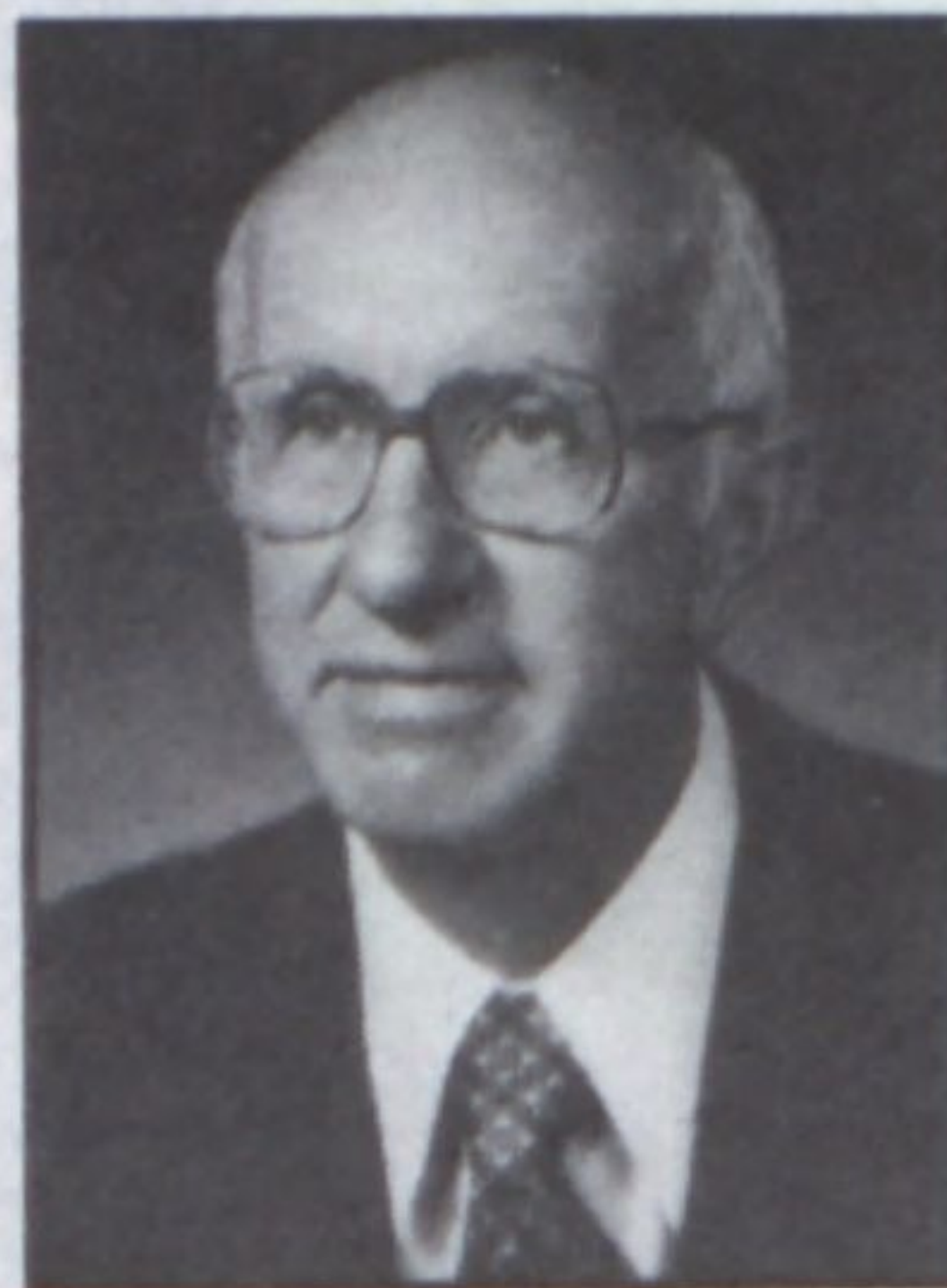
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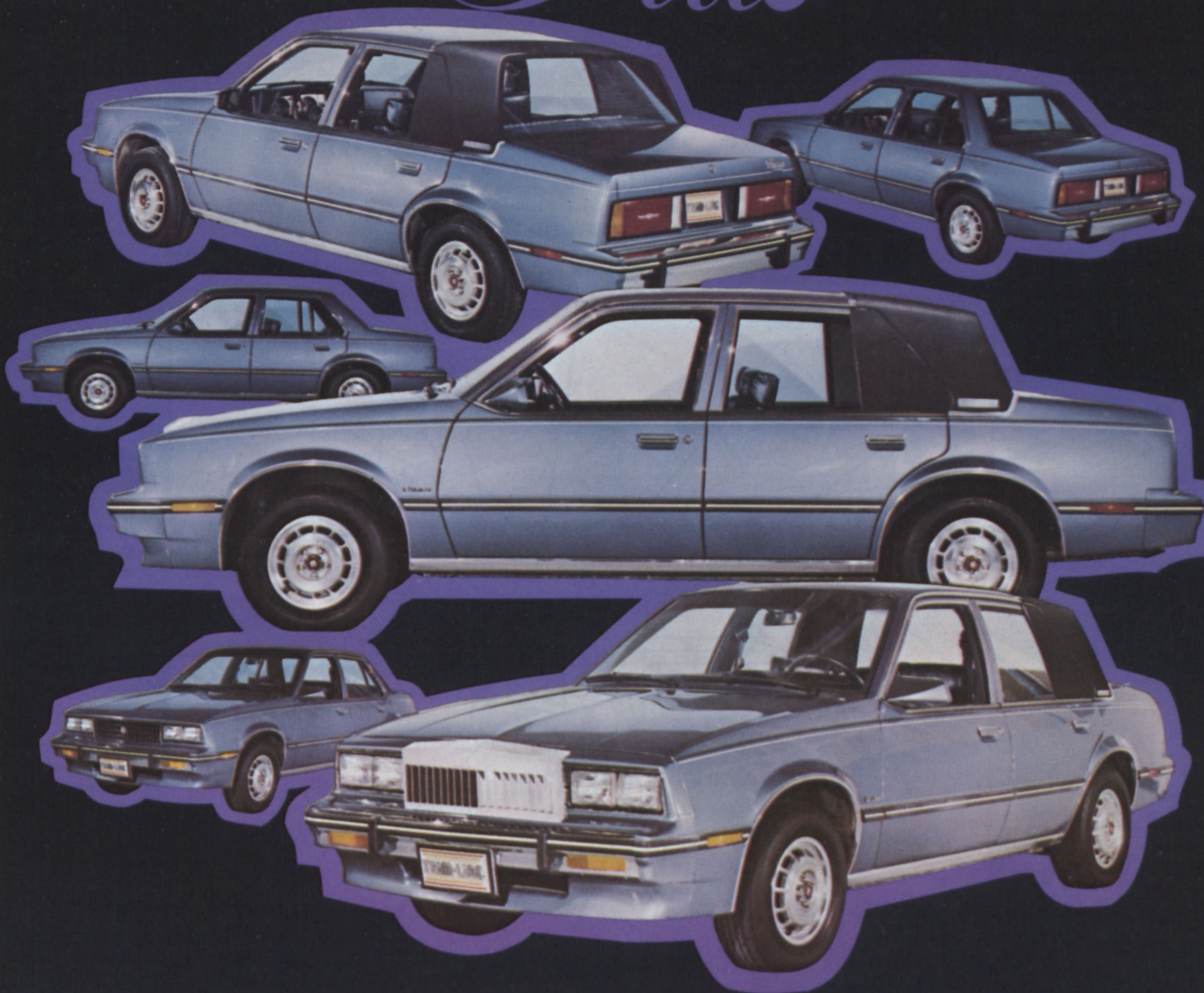
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GMC-AMC-Jeep)  
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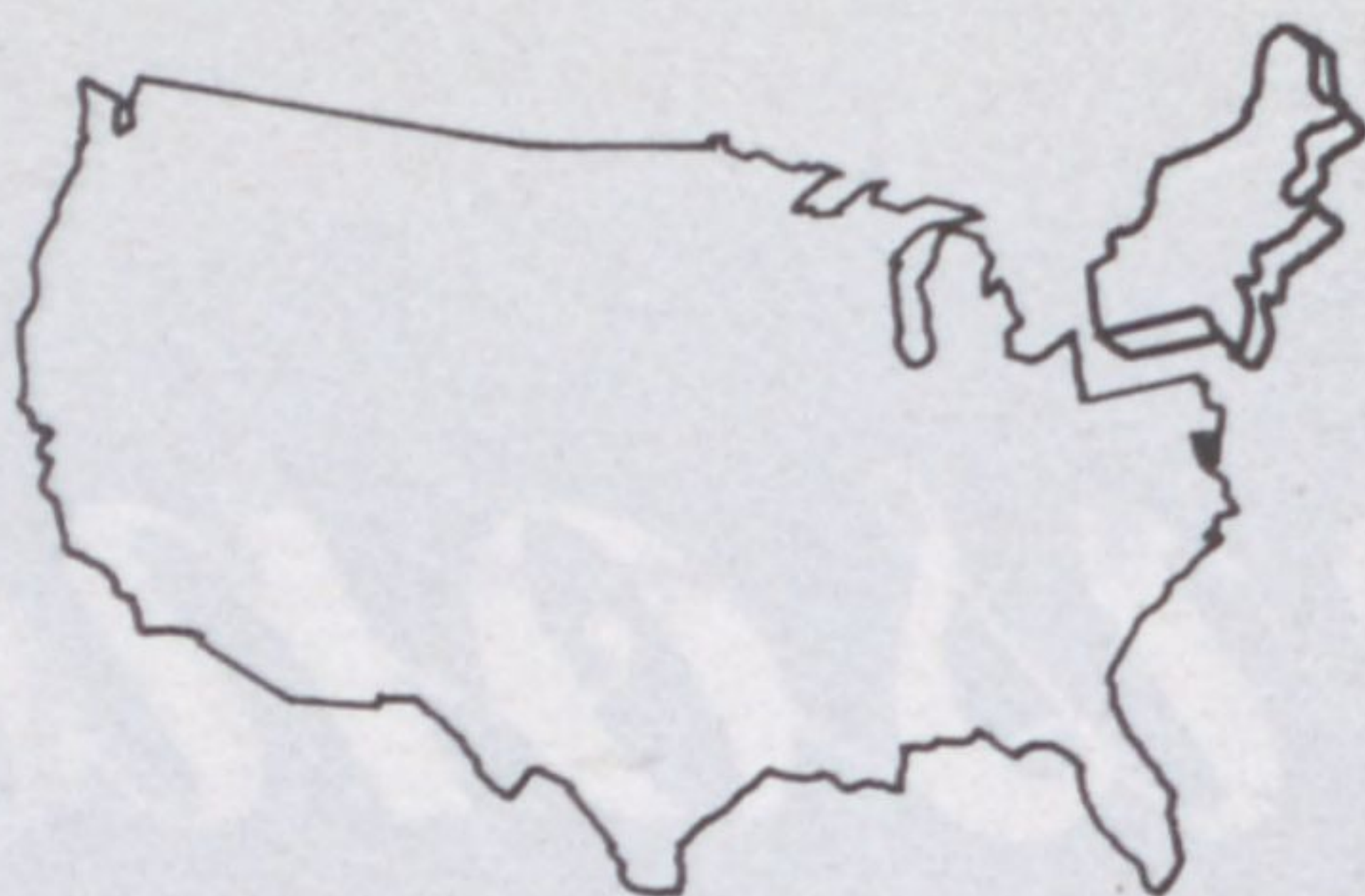
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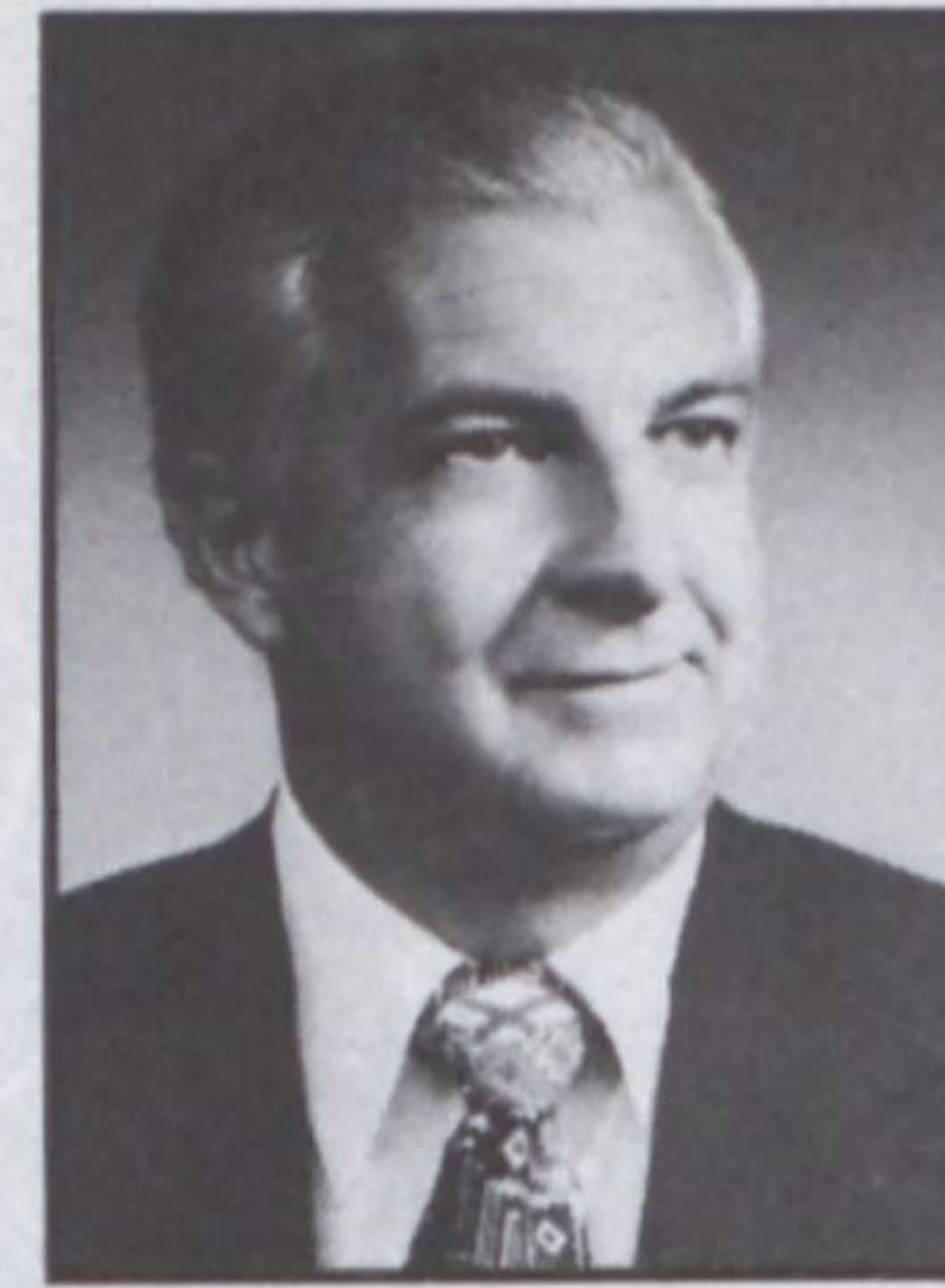
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★ **Vice President-Elect**  
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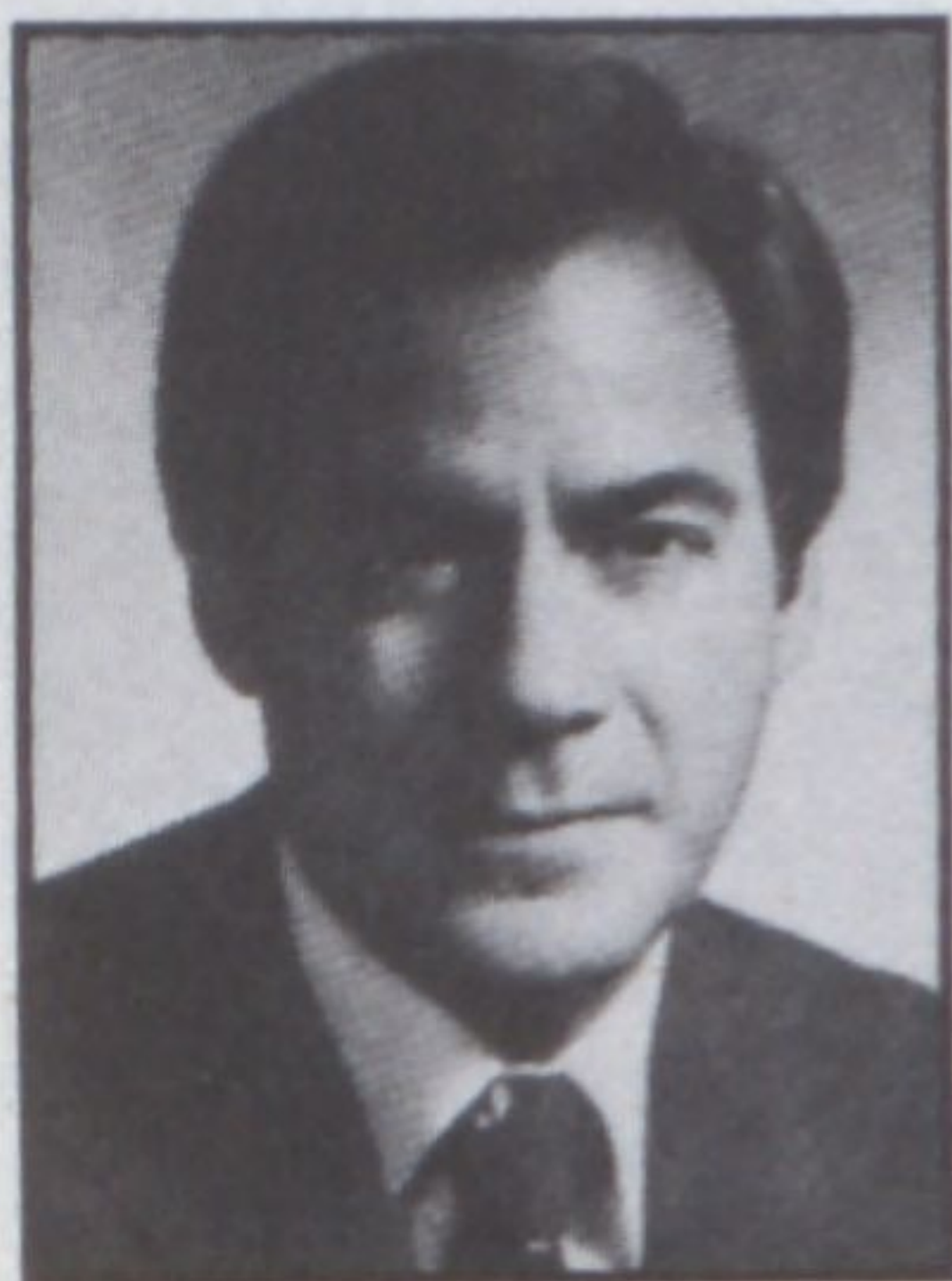
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(See OFFICERS,  
President)



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Hardin Motors, Inc.,  
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(see OFFICERS,  
First Vice Presi-  
dent-Elect)



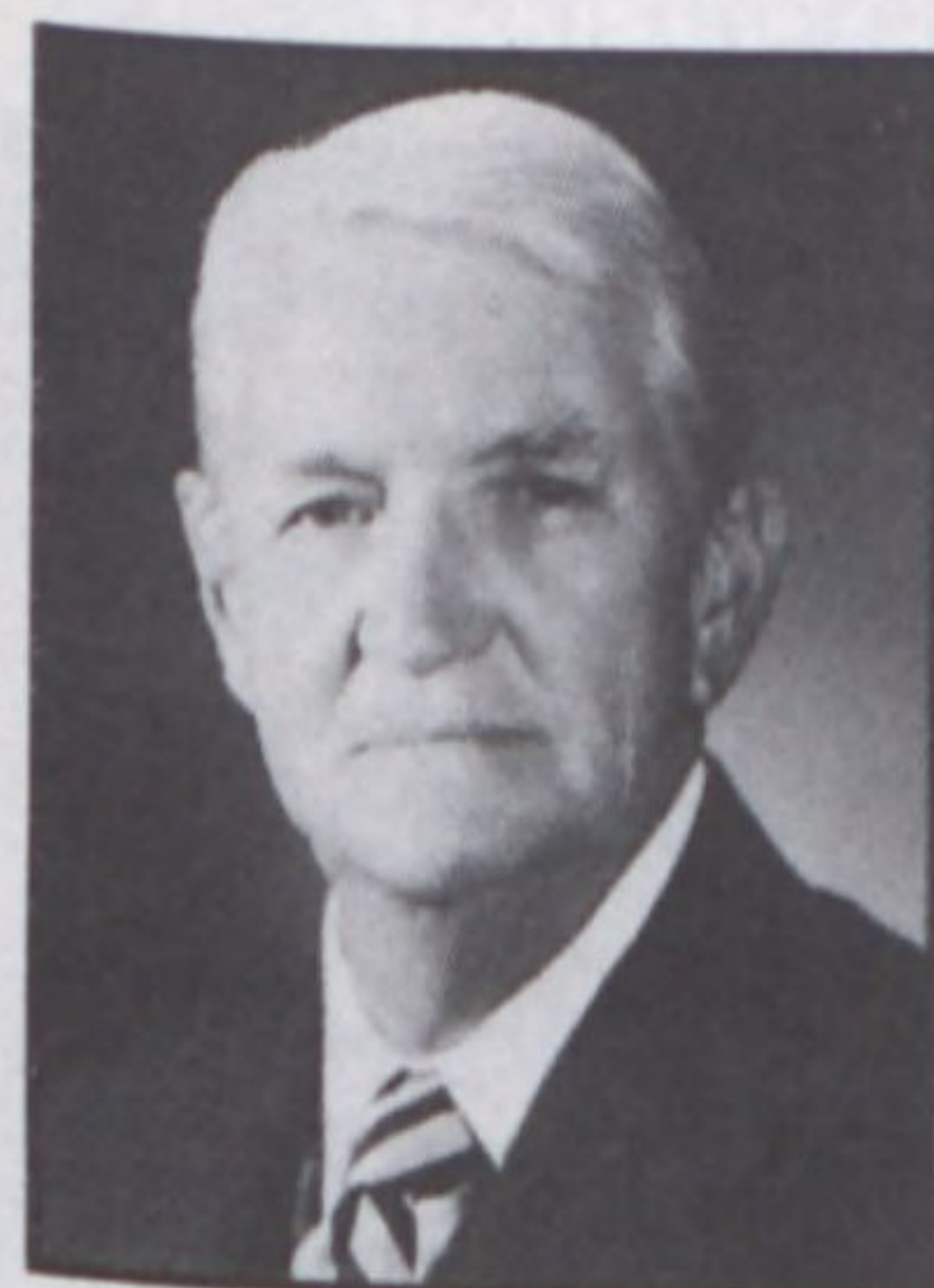
Harry Martens, Jr.  
(Volvo), Martens  
Volvo of Wahington,  
Inc., Washington, DC



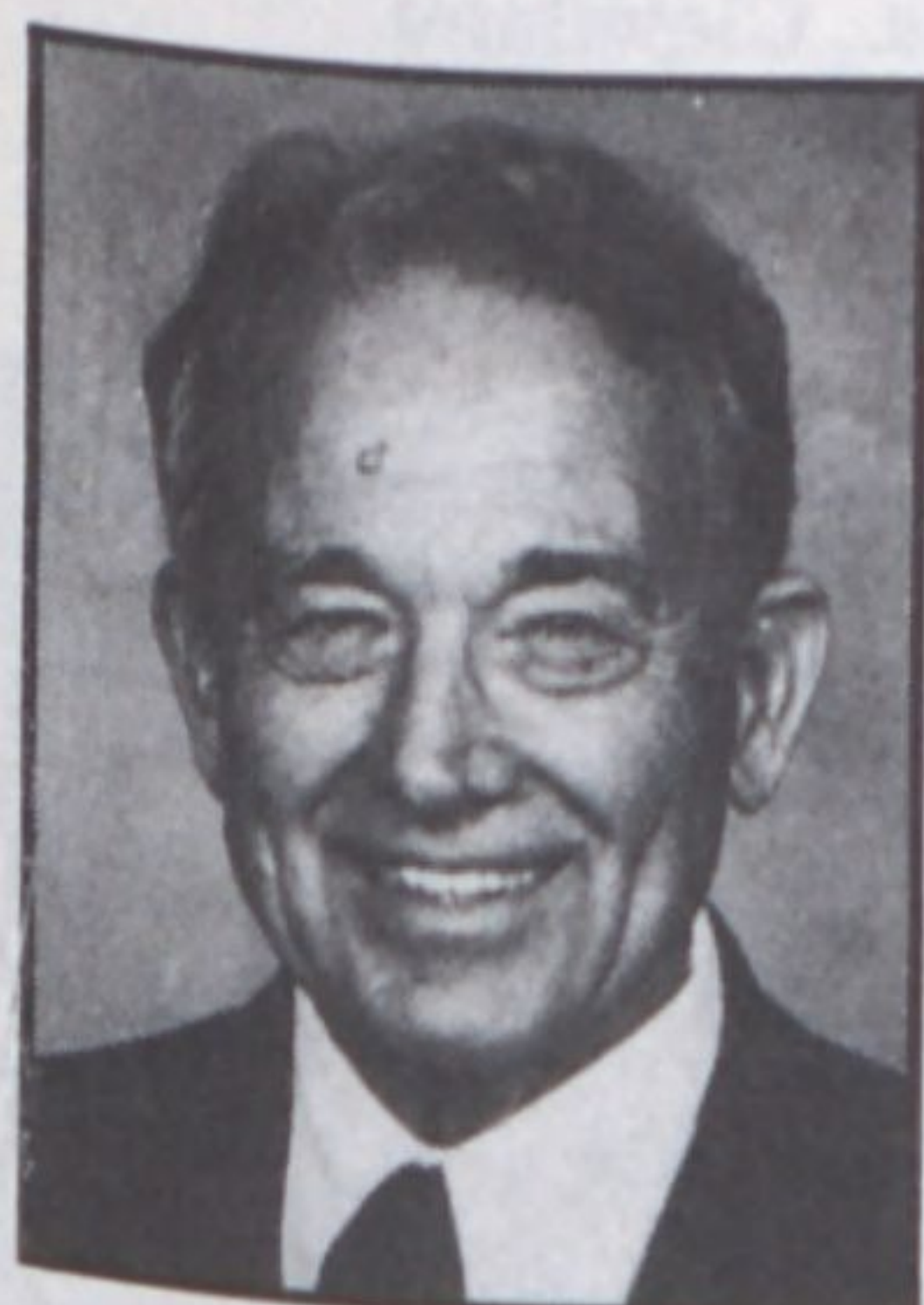
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Honda), Shockley  
VW, Inc., Frederick,  
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H. E. Derrick, Jr.  
(see OFFICERS,  
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Volkswagen-Honda-  
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John D. Thomas  
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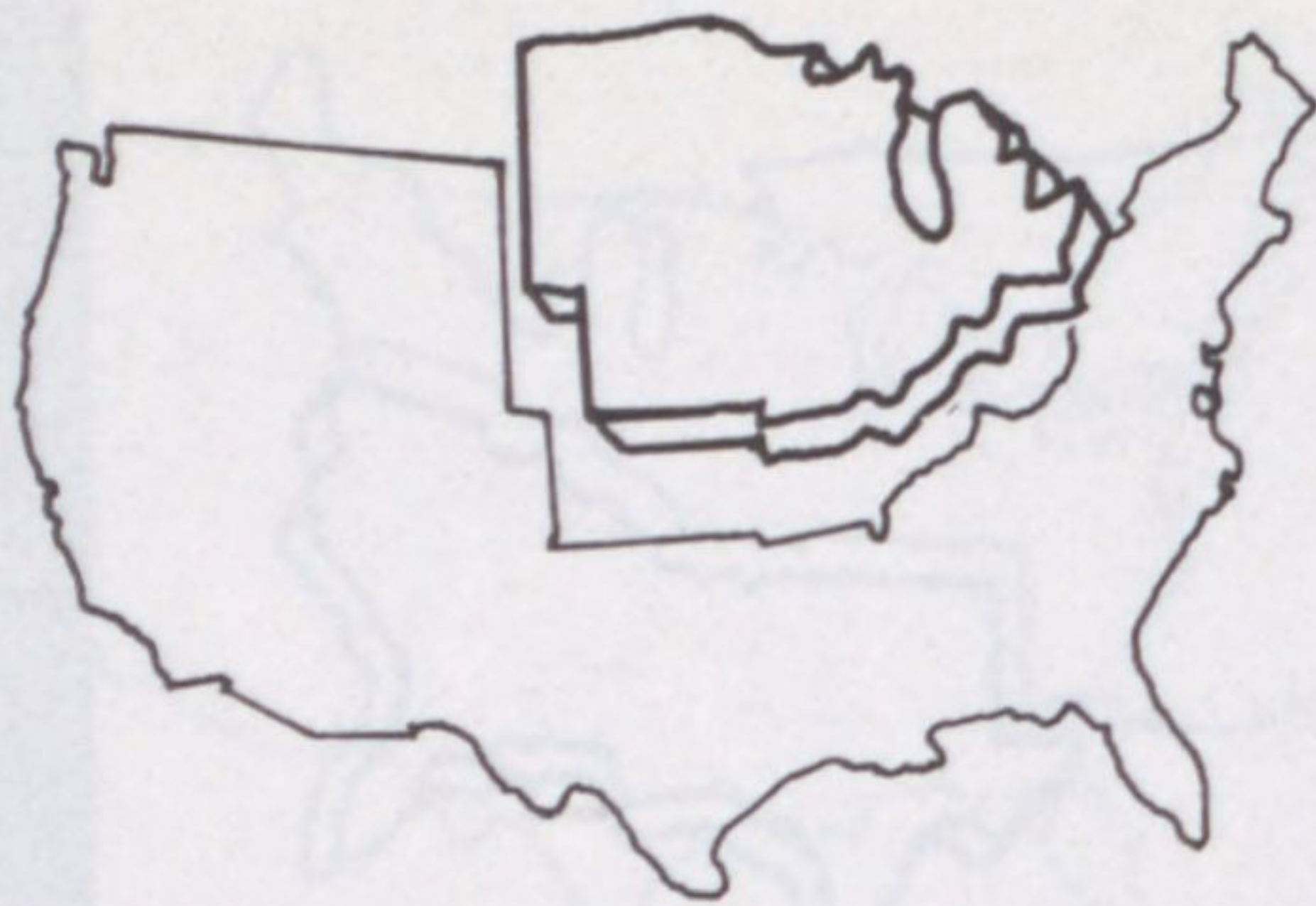
Dennis McNamara  
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McNamara Pontiac,  
Inc., Orlando, FL



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**Howard Christensen**  
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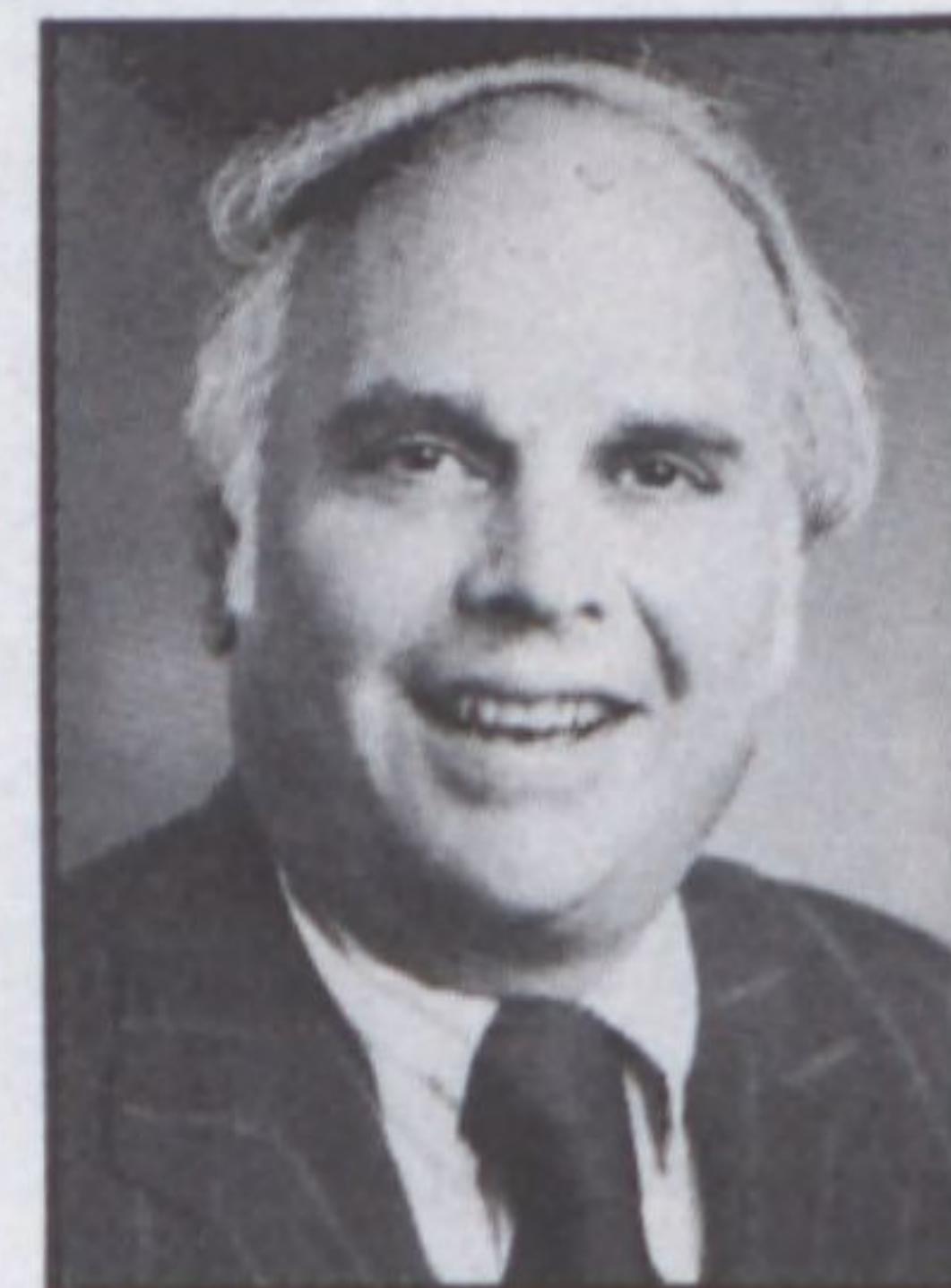
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Chevrolet, Inc.,  
Madison, WI



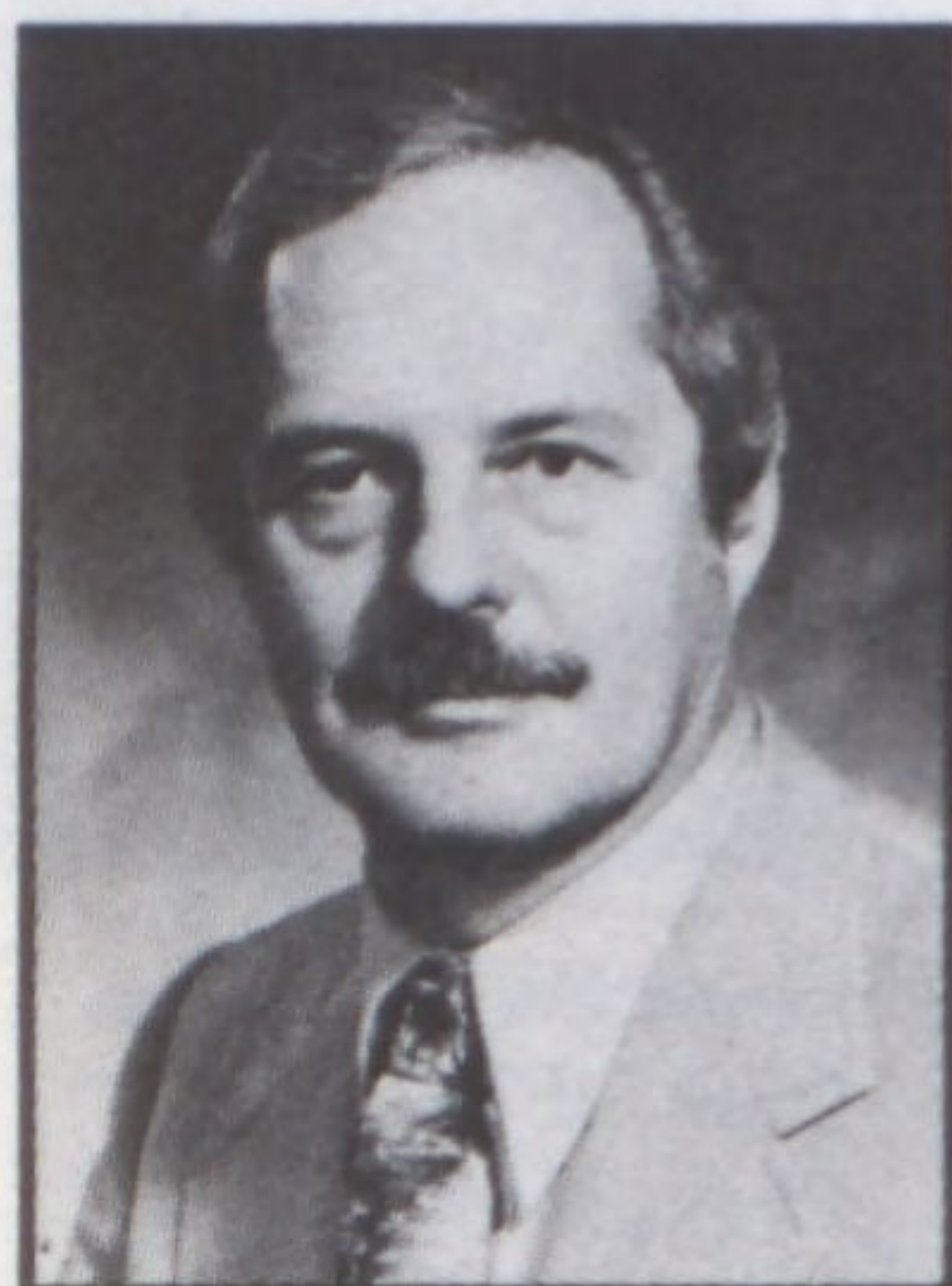
**Victor E. George**  
(Oldsmobile), Victor  
George Oldsmobile,  
Inc., Flint, MI



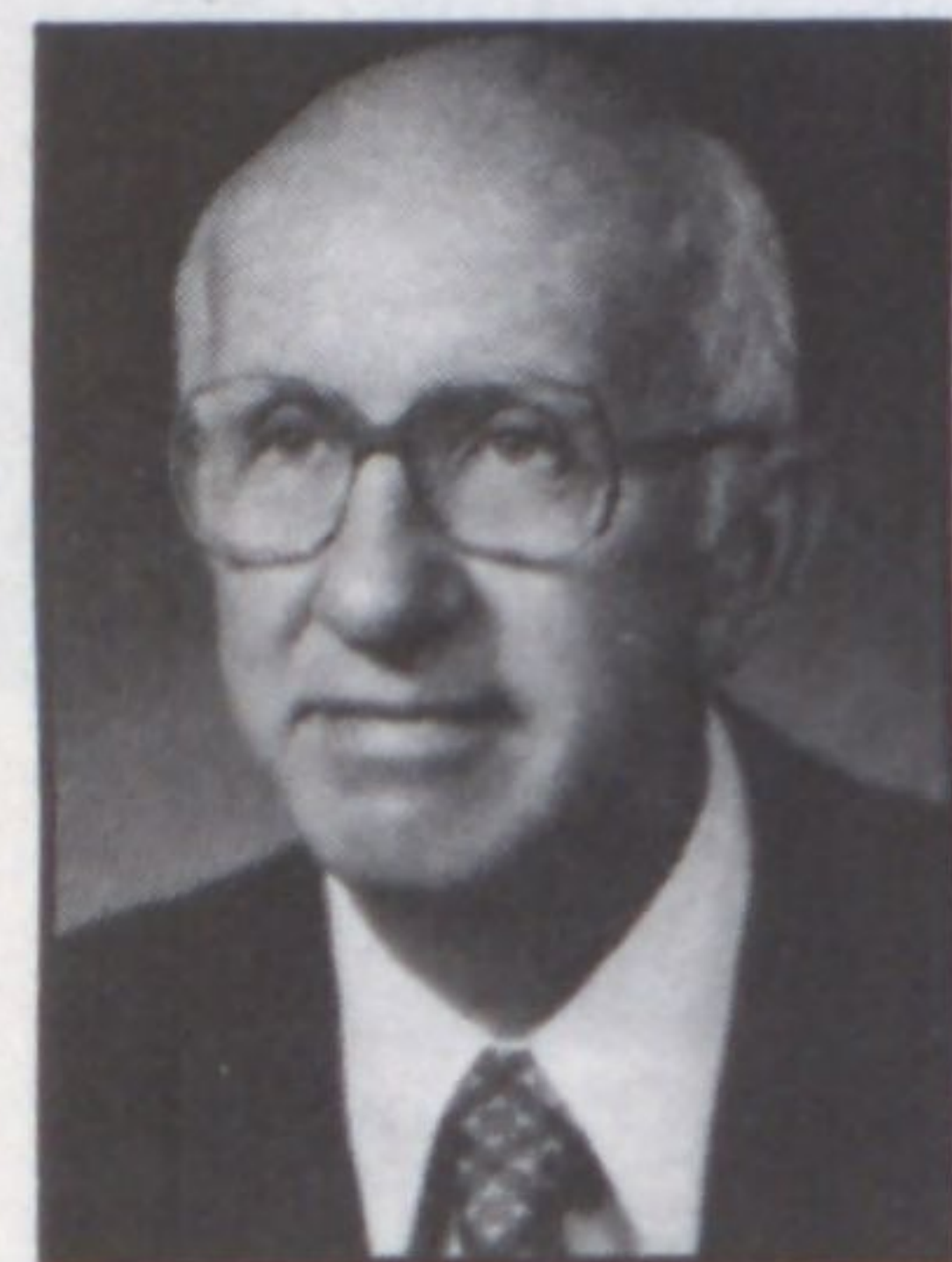
**Jerry M. Bielfield**  
(Ford), Jerry Biel-  
field Co., Detroit, MI



**E. Healy Dowd**  
(Oldsmobile-Toyota-  
Mercedes Benz),  
Dowd Oldsmobile,  
Inc., Cleveland  
Heights, OH



**John M. Hillard**  
(Chevrolet), Rapid  
Chevrolet Co., Inc.,  
Rapid City, SD



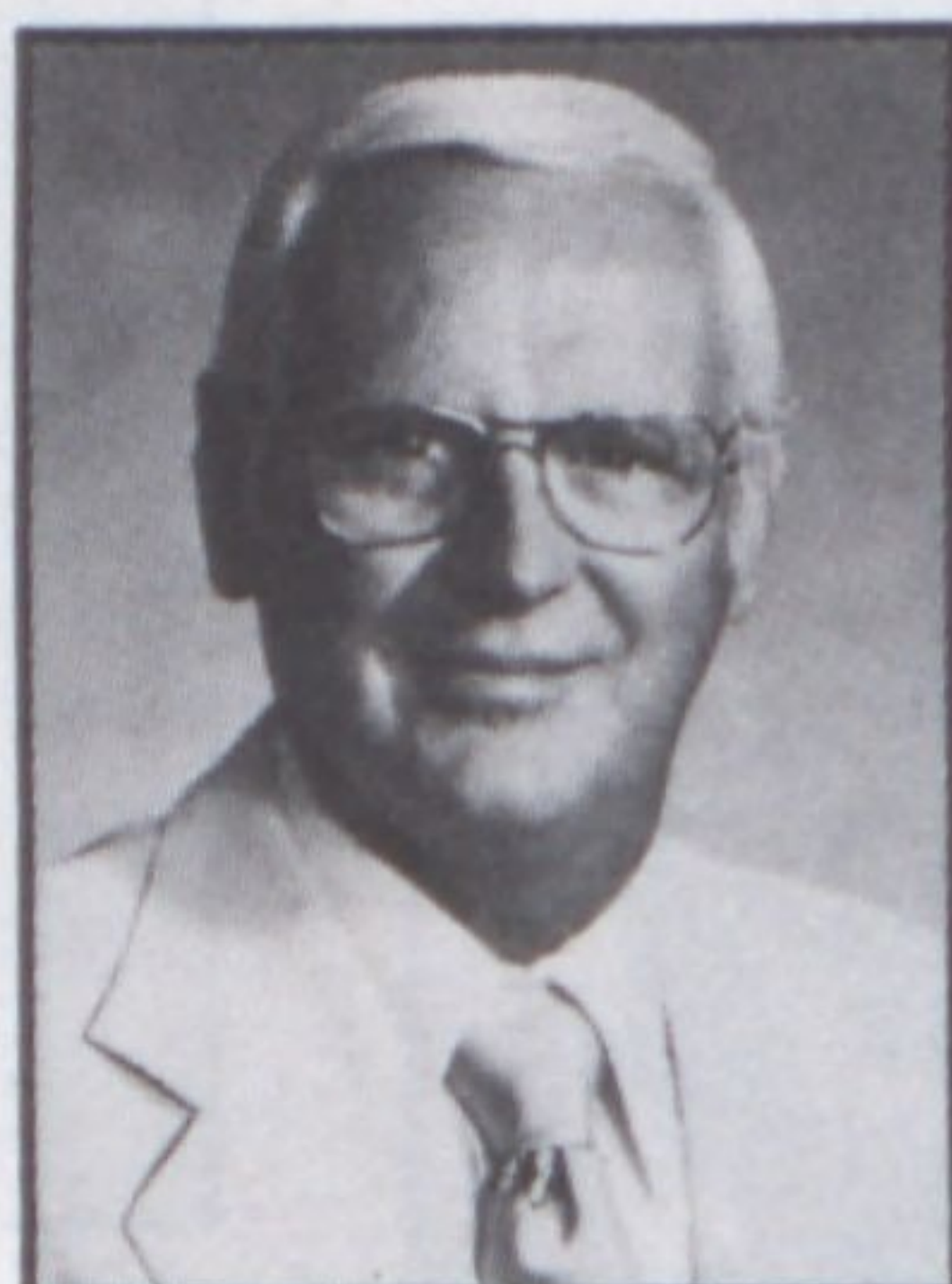
**Marvin D. Hartwig**  
(See OFFICERS,  
Secretary-elect)



**Richard M. Barrett**  
(Cadillac-AMC-  
Renault-Fiat),  
Barrett Cadillac,  
Inc., Youngstown, OH



**Richard G. Kizzier**  
(Chevrolet), Kizzier  
Chevrolet Co., Inc.,  
Kearney, NE



**Jim Clark**  
(Chrysler-Plymouth-  
Dodge), Jim Clark  
Motors, Inc.,  
Lawrence, KS



**Richard R. Smith**  
(Ford), Dick Smith  
Ford, Inc., Raytown,  
MO



**Ray Green**  
(Chevrolet) Ray  
Green Chevrolet, Inc.,  
Jacksonville, IL



**Joseph E. O'Daniel**  
(Oldsmobile-Dat-  
sun), O'Daniel Ranes  
Olds, Inc., Evans-  
ville, IN





# WHY THE PROTECTOR?<sup>TM</sup>

NUMBER 4 IN A SERIES

## From now on, a dealer in Atlanta won't get headaches from a warranty issued in Albuquerque.

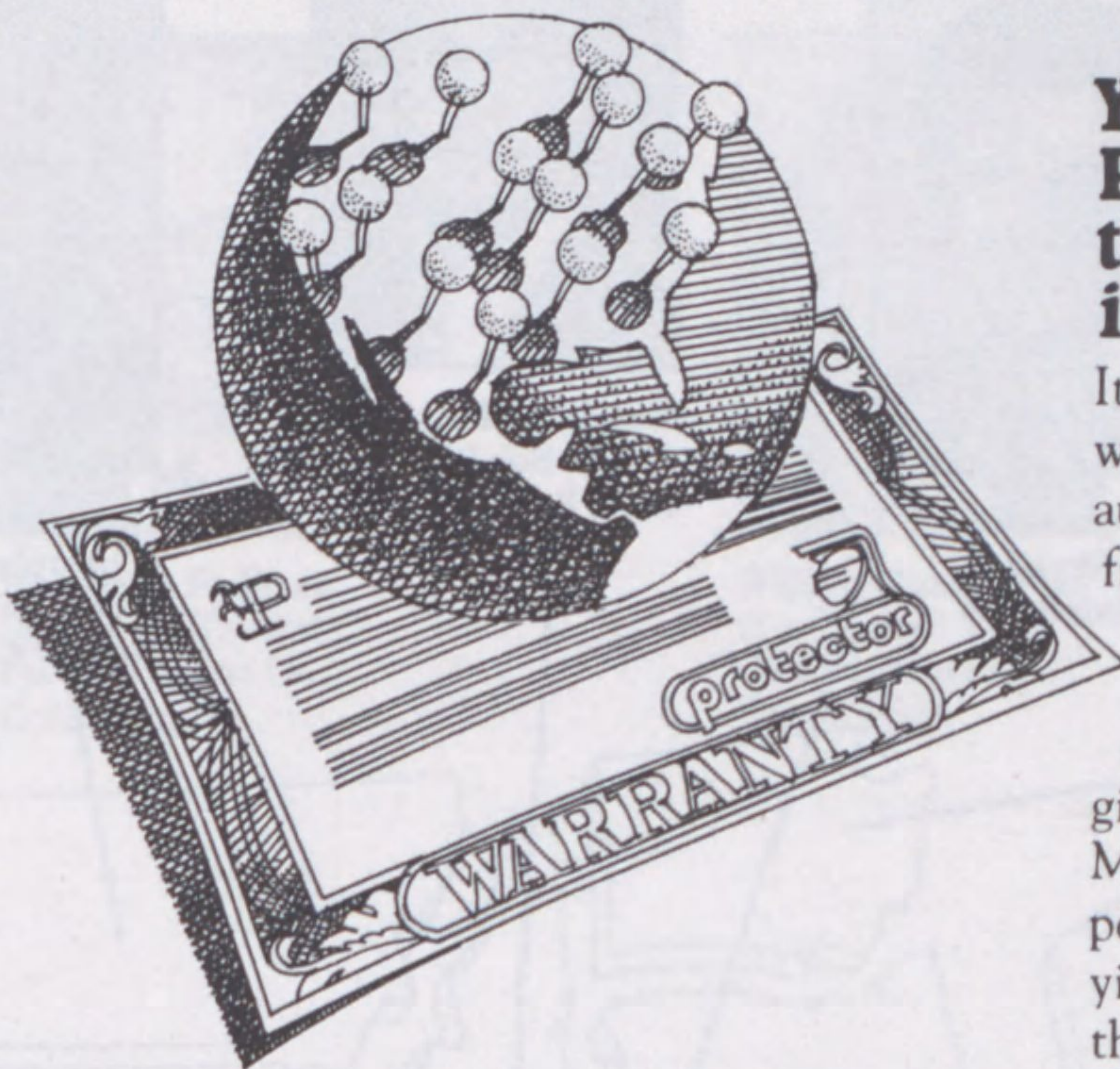
The Protector Program of total new car protection is more than just chemical sealants and aftermarket accessories that protect your customer's car both inside and out. The Protector also backs up everything he sells with warranties and a nationwide service network that cover your customer wherever he goes, whatever happens.

The Protector's rustproofing, fabric and sound shields, for example, are guaranteed for as long as your customer owns his car. Our Exterior Paint Shield is warranted for a full three years. And most of our electronic equipment carries a one-year warranty.

If for any reason something goes wrong with any of our products, we will repair the damage at no cost to the customer, even if the repair costs exceed what the customer paid for The Protector product. And our service network will keep your customer going even if he has his car shipped to Hawaii or drives it all the way to Fairbanks.

Furthermore, our chemical products are so superior that no periodic inspection is required to maintain our warranties, unlike some other companies.

For additional protection to both consumer and dealer, all warranties issued on The Protector's chemical products are insured by a multi-million dollar policy held by an independent insurance agency. You and your customer are protected no matter what. The Protector guarantees it and even insures it.



### We'll make your salesmen aftersale specialists.

We want The Protector Program to work for you. To make certain that it does, we provide complete training for both sales and service personnel. Our staff will provide all necessary materials. We will even follow up on a continuing basis with refresher sessions and a constant input of new product information.

### Plenty of support to help you sell.

The Protector Program includes consumer advertising in television, radio and print. Your customers will know about The Protector before they walk into your showroom. We also provide a full range of materials for showroom use, including brochures, signs and wall displays that presell the need for protection before your salesman ever mentions it.

### Your profits from The Protector may be greater than from the new car it's protecting.

It used to be that your customers would look at the sticker price and automatically start bargaining at a figure ten percent below the sticker.

Today's cars, however, don't have the built-in margins of a few years ago. But The Protector Program gives you new margins to work with. Margins that are larger than our competitors. The kind of margins that yield larger profits per car than you thought possible. The kind of profits that make your bottom line more interesting.

For more information on The Protector Program and how it can work for you, send in the coupon below for our brochure. We'll supply you with everything you'll need.



**THE PROTECTOR<sup>TM</sup>**

**We protect your bottom line.**

#### The Protector Corporation

C-1000  
Elmhurst, Illinois 60126  
(312) 833-6877

Service and Warranty Information  
800-323-0488 (except in Illinois)

Please send me information about The Protector Program.

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

COMPANY \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

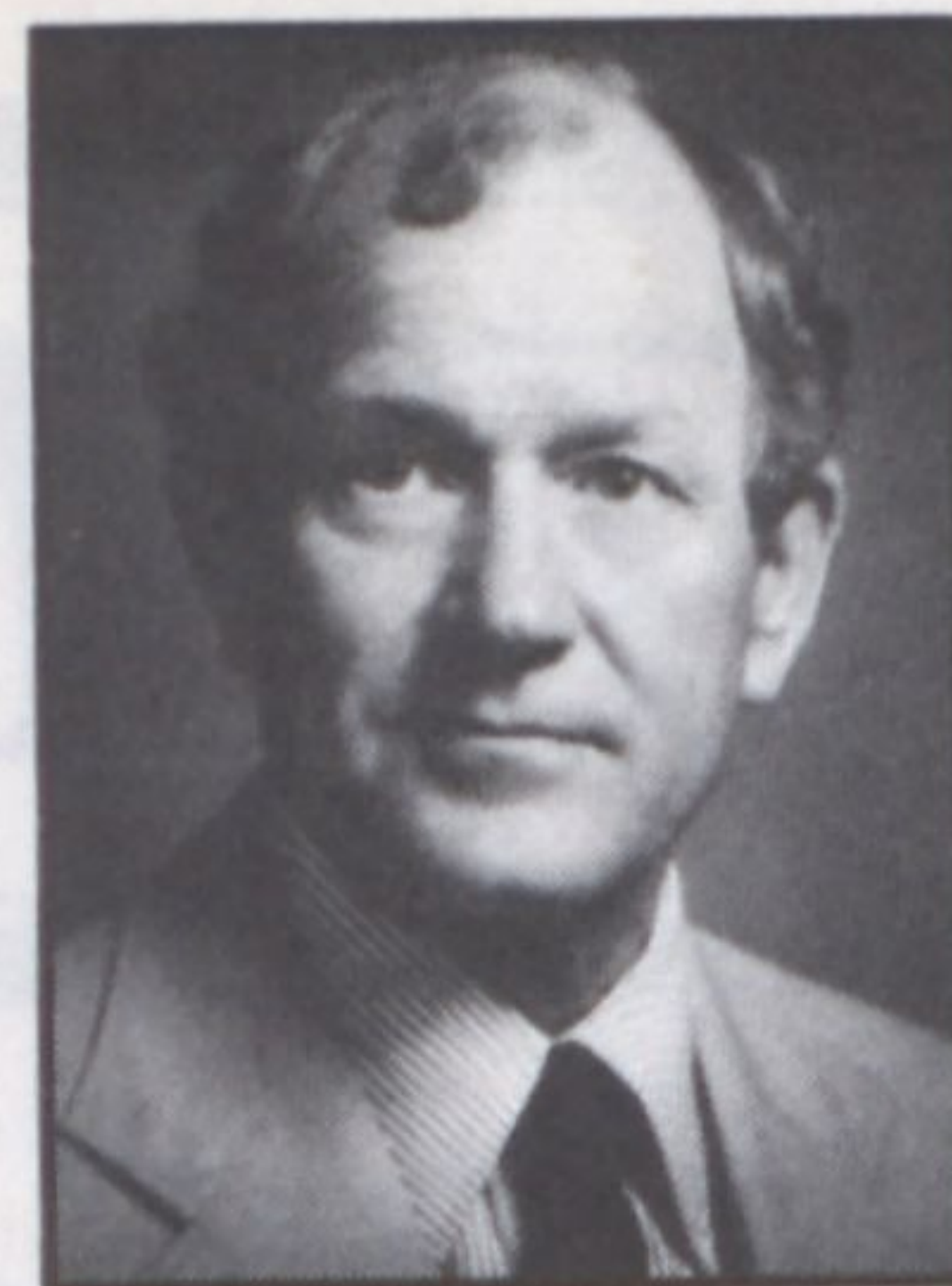
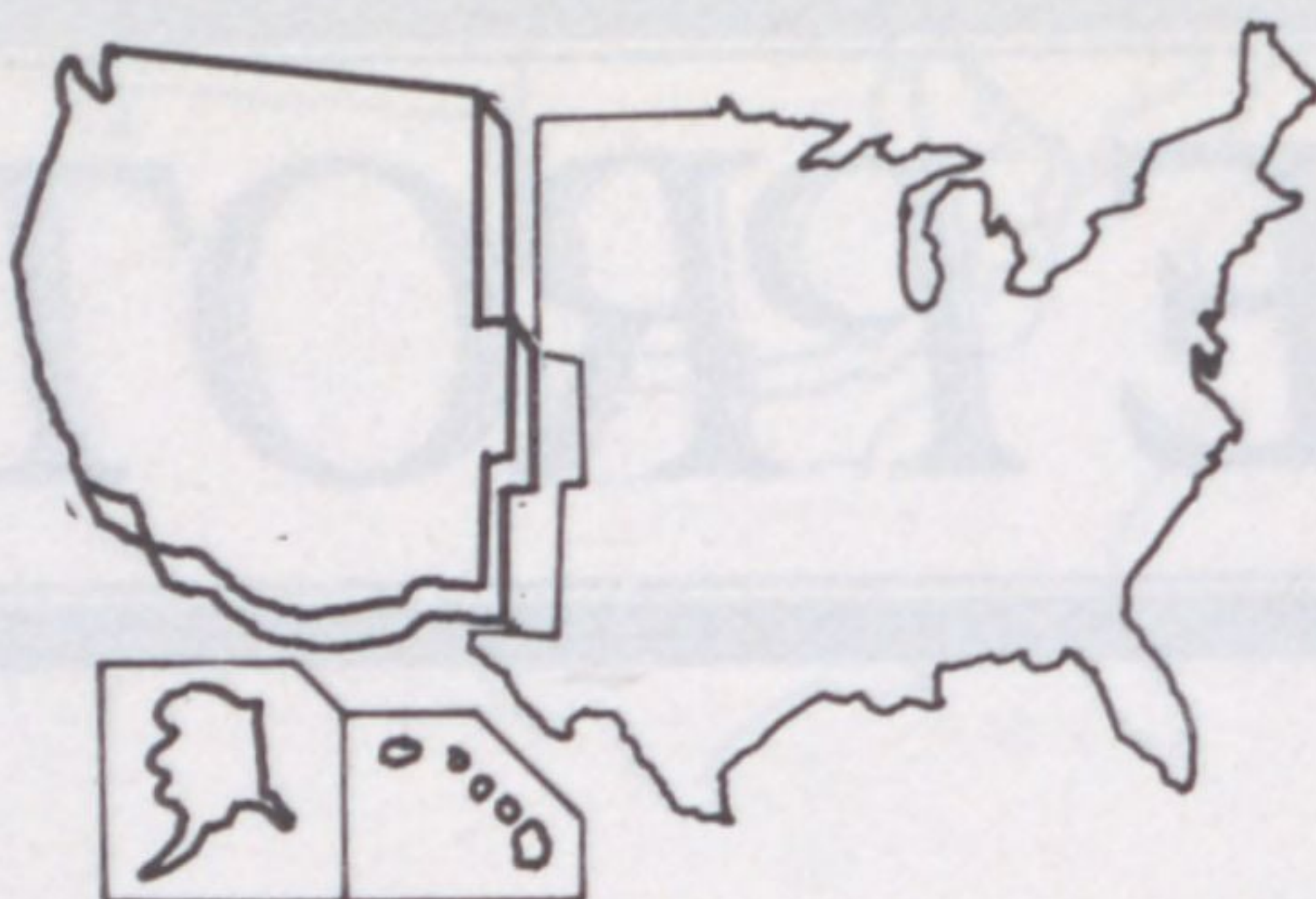
TELEPHONE \_\_\_\_\_

☐ Dealer ☐ Distributor

A fine line of products brought to you by Audiovox Corp.  
and independent distributors worldwide.



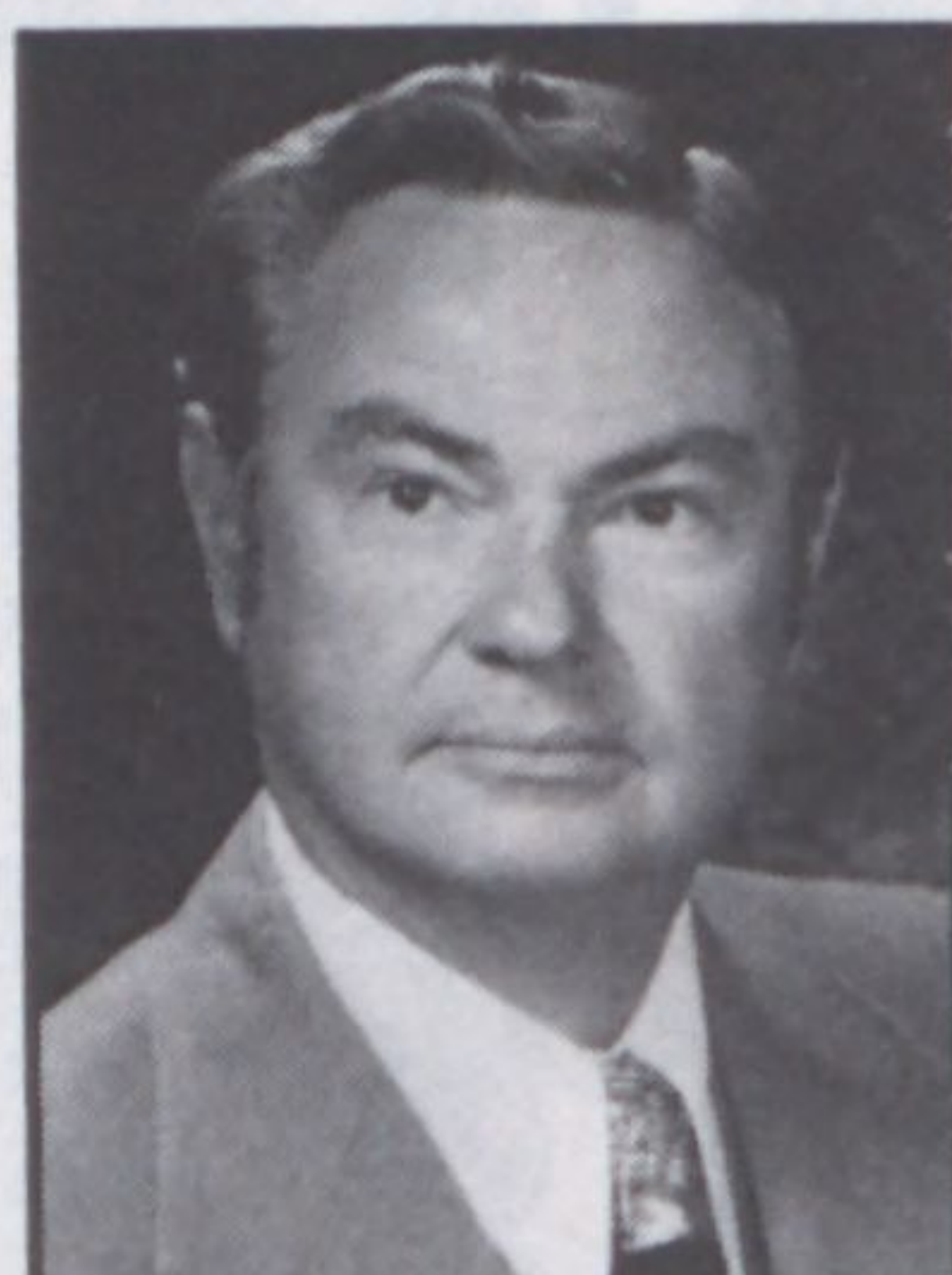
# REGION 4



★ **Vice President**  
D. W. Rose  
(All GM Lines),  
Hilo Motors,  
Hilo, HI



**Don Donofrio**  
(Ford), Skyline  
Ford, Salem, OR



**Robert L. Rice**  
(Ford), Bob Rice  
Ford, Boise, ID



**Robert H. Oakland**  
(Chevrolet), City  
Motor Co., Inc.,  
Great Falls, MT



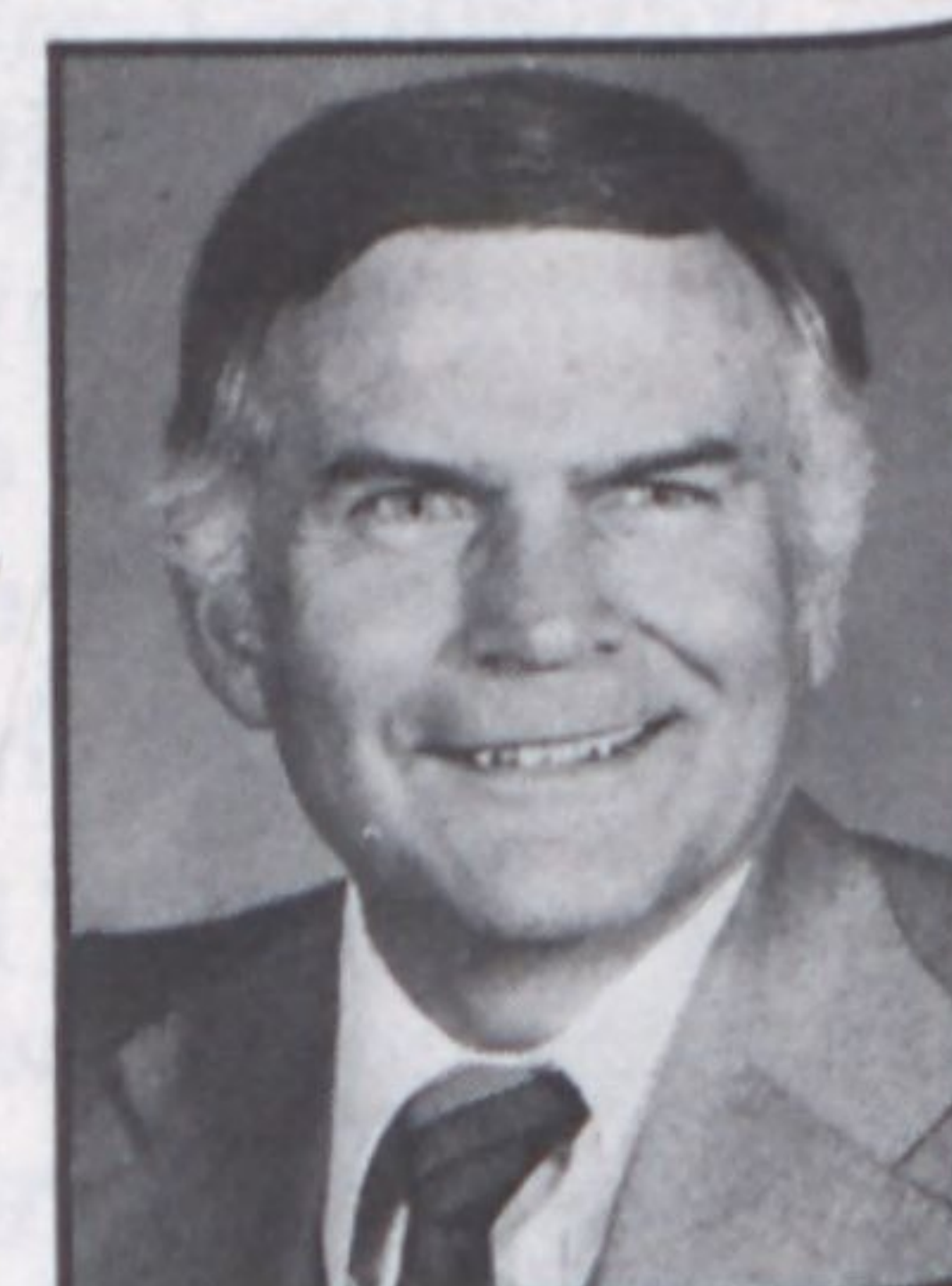
**Richard Hammer**  
(Chevrolet-Oldsmobile), Ed Hammer,  
Inc., Sheridan, WY



**Robert P. Mallon**  
(Ford), Mallon  
Motors, Inc.,  
Tacoma, WA



**Archie Pozzi**  
(Ford-Mercury),  
Pozzi Motor Co.,  
Carson City, NV



**Jerry Hayes**  
(Buick-Jeep), Hayes  
Brothers Buick-  
Jeep, Salt Lake  
City, UT



**James B. Woulfe**  
(Ford-Chrysler-  
Plymouth), Shamrock  
Ford, Dublin, CA



**William J. Symes**  
(See OFFICERS,  
Treasurer-Elect)



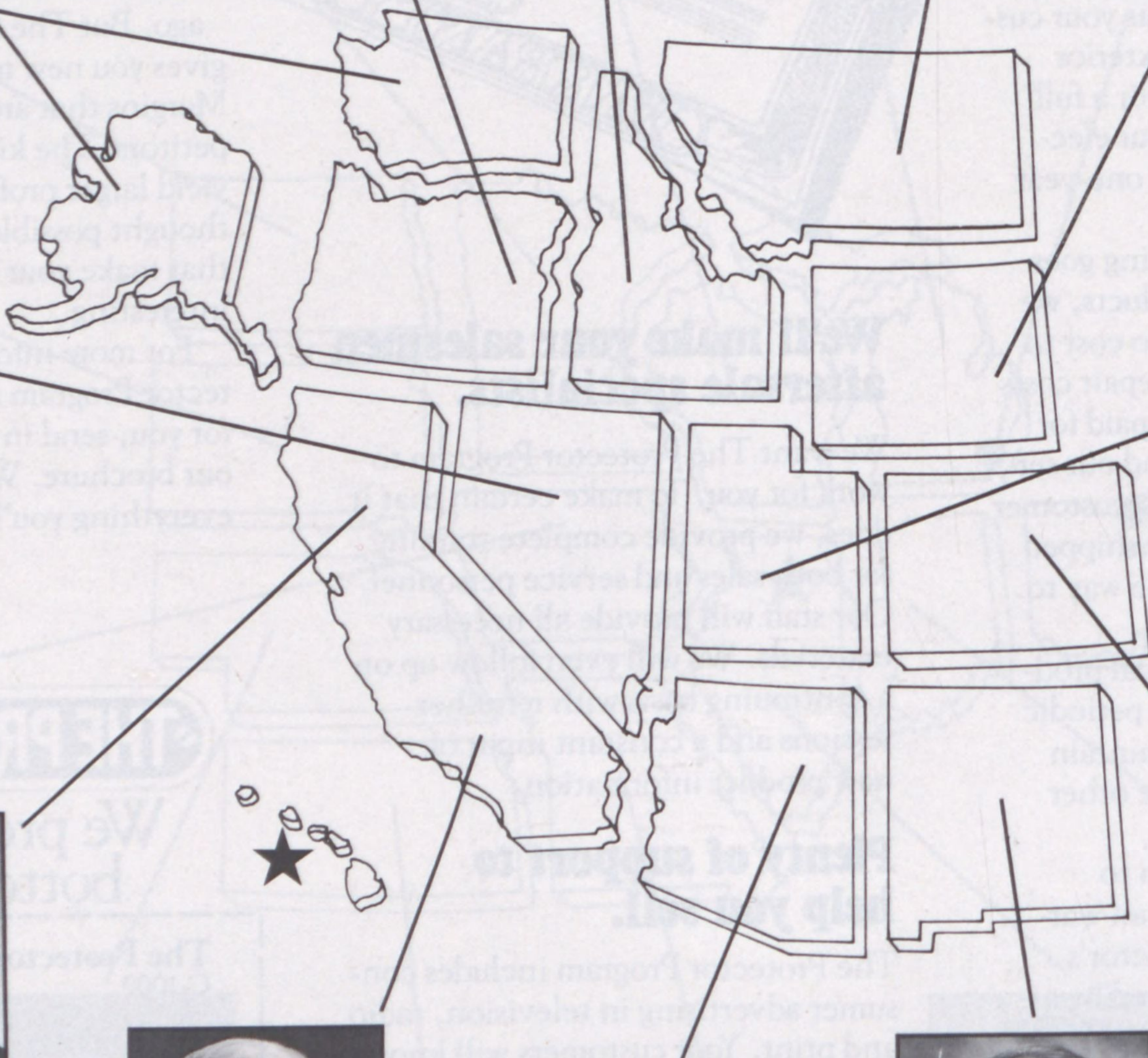
**A. M. Crawford**  
(Volkswagen-AMC-  
Jeep-Renault), Gila  
County Motors,  
Globe, AZ



**Jack T. Price**  
(Volkswagen),  
University Volks-  
wagen, Inc.,  
Albuquerque, NM

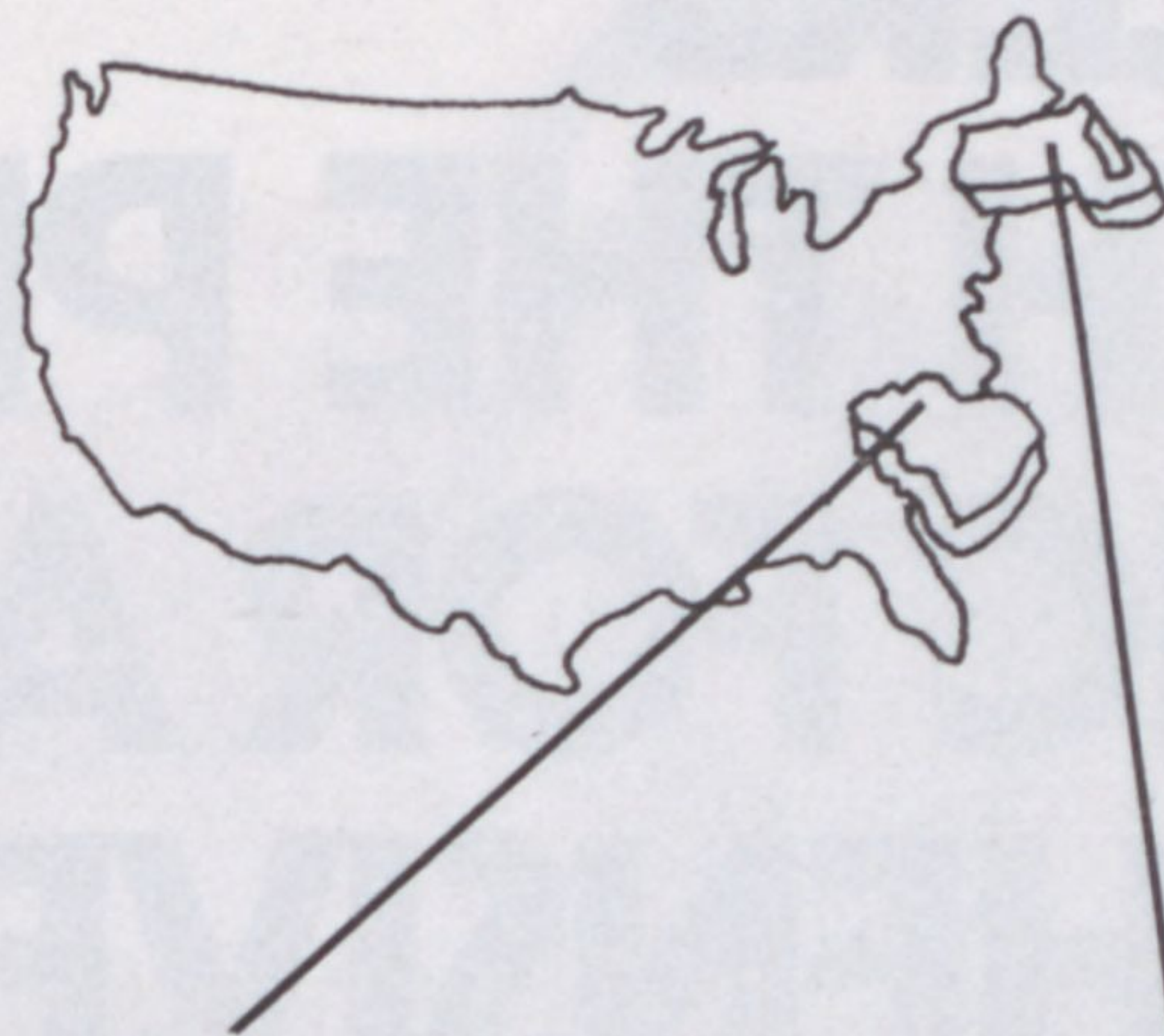


**George S. Irvin**  
(Chevrolet), George  
Irvin Chevrolet,  
Denver, CO





# DIRECTORS-ELECT

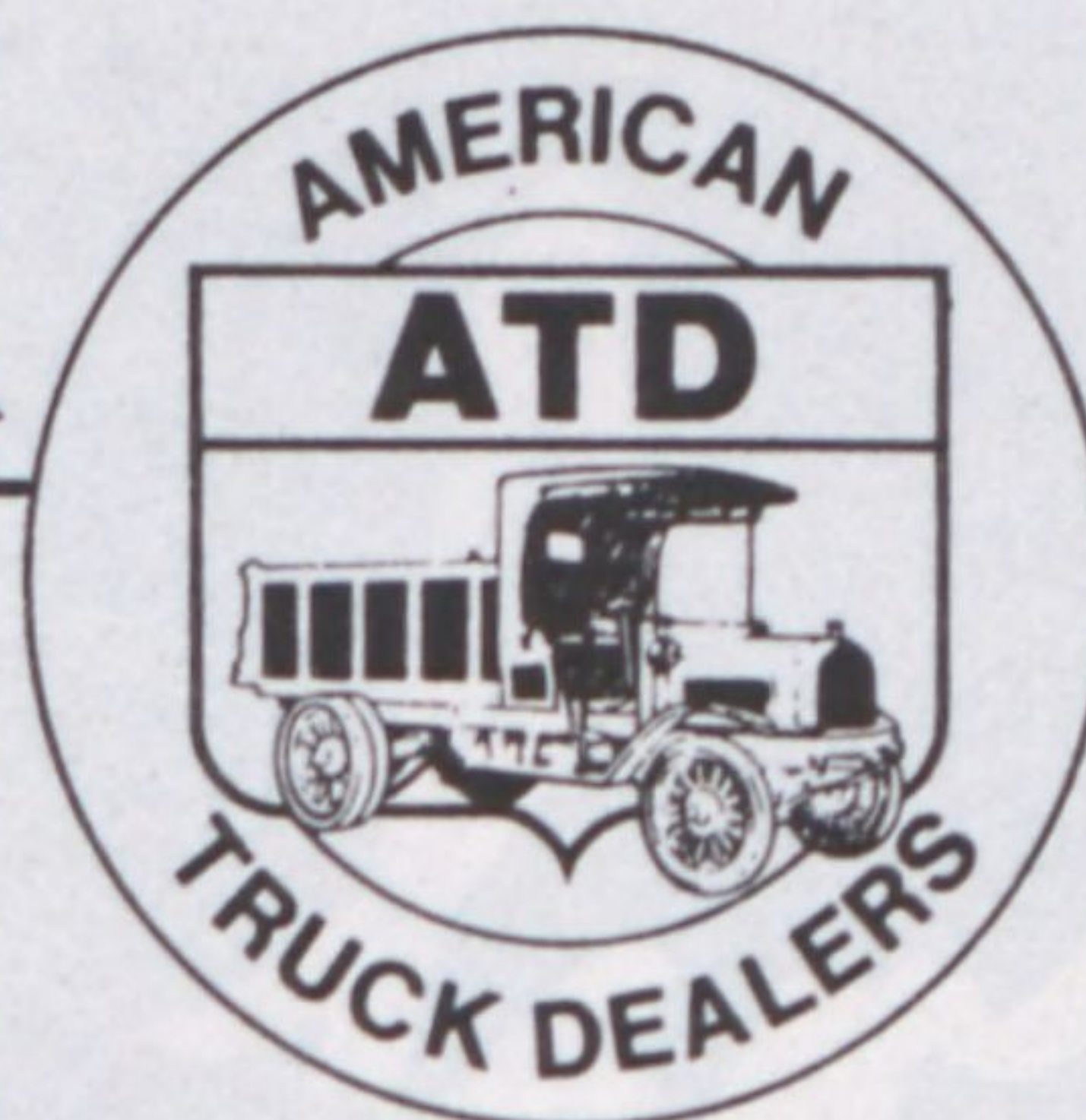


**Robert F. Pulliam**  
(Ford-Ford Trucks),  
Pulliam Motor Co.,  
Columbia, SC



**William Cammarano**  
(Ford), Muzi Ford  
City, Needham  
Heights, MA

AMERICAN TRUCK



DEALERS DIVISION



**Gordon T. Egan**  
(Peterbilt), Connell  
Motor Truck Co.,  
Stockton, CA



**Arthur T. Irwin**  
(GMC), Irwin GMC,  
Inc., Lima, OH



# GM DEALERS— SIGN WITH THE PROS FROM MIC FOR A COMPREHENSIVE F&I EFFICIENCY ANALYSIS.

Here's an important, timely offer from MIC to improve your profitability by signing up for an expert evaluation of your F&I department. You'll be contacted by an MIC Professional who will come to your dealership and analyze your F&I operation in depth. Upon completion, you will receive a comprehensive analysis including a "Pro Efficiency Rating" and specific practical recommendations for improving performance. To take advantage of this special offer, return the coupon below. Or, if you're coming to the NADA Convention in Atlanta, just sign up with the MIC Insurance Professionals at the MIC exhibit.

MIC is constantly working to help GM dealers increase their F&I profits. They know what works. They're the pros in F&I training. Why not let MIC help you put this knowledge to work in your dealership.

When your customers have MIC insurance products including collision and comprehensive, mechanical repair protection and credit life, it means greater up-front profits, increased service and parts business and more repeat sales.

So sign up with the pros, now!

To: Mr. J. J. MacDonald, President  
Motors Insurance Corporation  
General Motors Building, A-160  
Detroit, MI 48202

Dear Mr. MacDonald:

Yes, I'm interested in a free MIC "Pro Efficiency Rating" for my dealership's F&I Department.

Please have an insurance professional from MIC contact me.

Name \_\_\_\_\_

Position \_\_\_\_\_

Dealership Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Sign with the  
PRO's from...

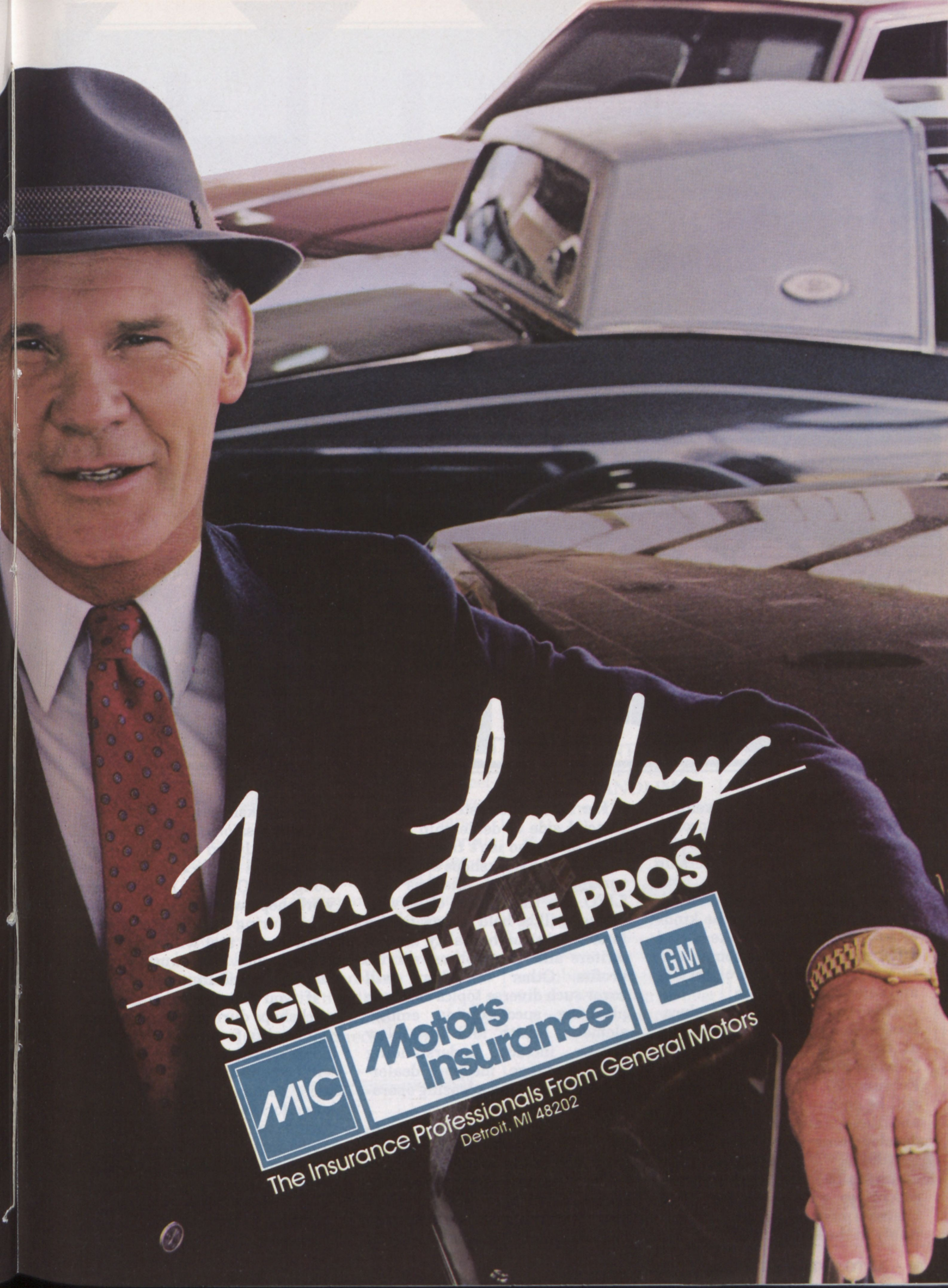


Receive a free,  
comprehensive Pro Efficiency  
Rating of your F&I Operation



AE





*Tom Landry*

**SIGN WITH THE PROS**



**Motors  
Insurance**



The Insurance Professionals From General Motors  
Detroit, MI 48202



# CONVENTION WORKSHOPS



**E**ach year at convention time, automotive professionals from across the country step out of the dealership and into the classroom.

They come to receive crash courses and updates on the kinds of subjects that can make a real difference back home: computers, finance, inventory control, service and sales, among others.

This year, 31 continuing education workshops will be presented at the NADA convention, from Sunday, February 21 to Tuesday, February 23. More than 40 experts will be on hand to inform dealers and their staffs about the latest developments in technology and technique. The workshops are designed to provide automotive executives with ideas for doing business more efficiently and profitably in these troubled times.

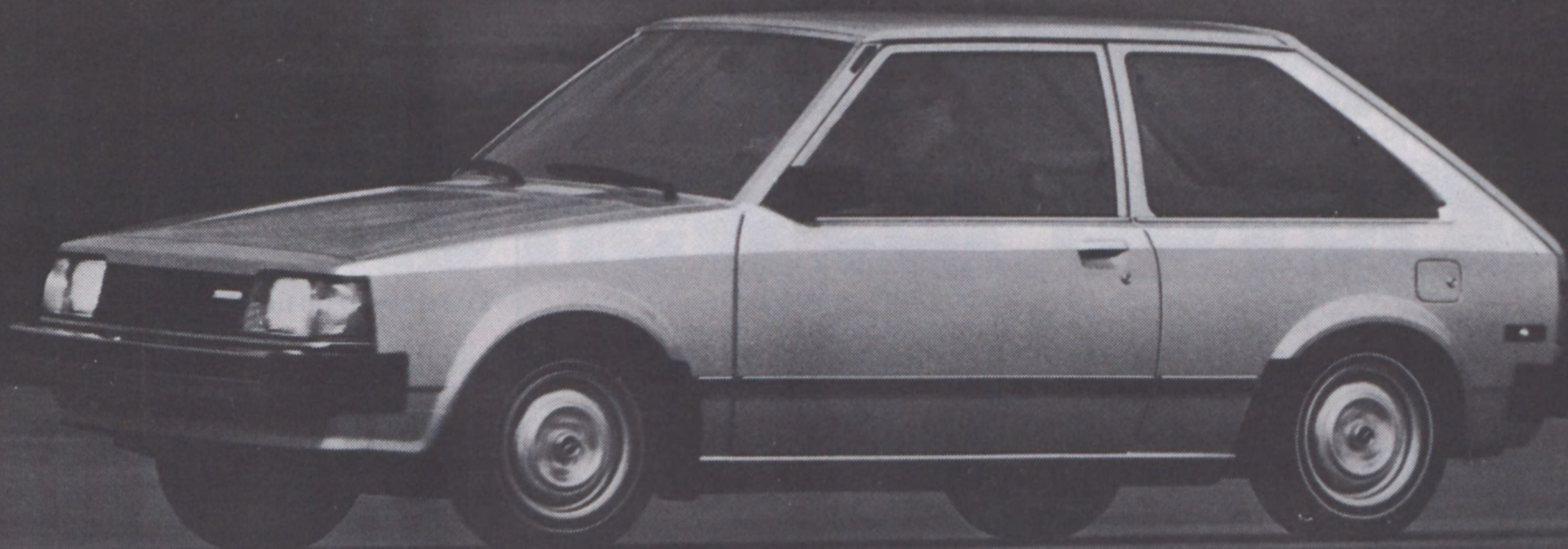
For those interested in the financial side of dealership operations (and who isn't these days?), there will be workshops about cost control, financial analysis and LIFO. On the subject of service, classes will be held on how to hire (and retain) high-quality service writers and how to boost service profits. Other workshops will cover such diverse topics as estate planning, successionship, embezzlement, health and law. New classes include understanding body language, merging dealerships and starting a leasing operation.

In short, there's a bit of something for everybody—everybody, that is, who is interested in improving productivity. Handout material will be provided at many of the workshops to help you retain and implement ideas in your store.

The workshops are organized into eight sessions, and will be held concurrently on the second and third floors of the Georgia World Congress Center. Most of the workshops will be presented four times during the course of the convention; the rest will be repeated at least once. Each workshop will last 1 hour and 15 minutes.

If you attend four different workshops during the convention, you qualify for a workshop attendance certificate. This document will come in handy at income tax time, because a deduction is allowed for educational expenses incurred to maintain or improve professional skills. To receive your certificate, bring four attendance cards (available from each workshop moderator) to the registration area on Monday, February 22 or Tuesday, February 23.





## Mazda GLC. On paper it's terrific. On the road it's even better.

The more you look at the finest economy cars in the world, the more you like the Mazda GLC.

You'll find it's an outstanding value. And an outstanding machine to drive.

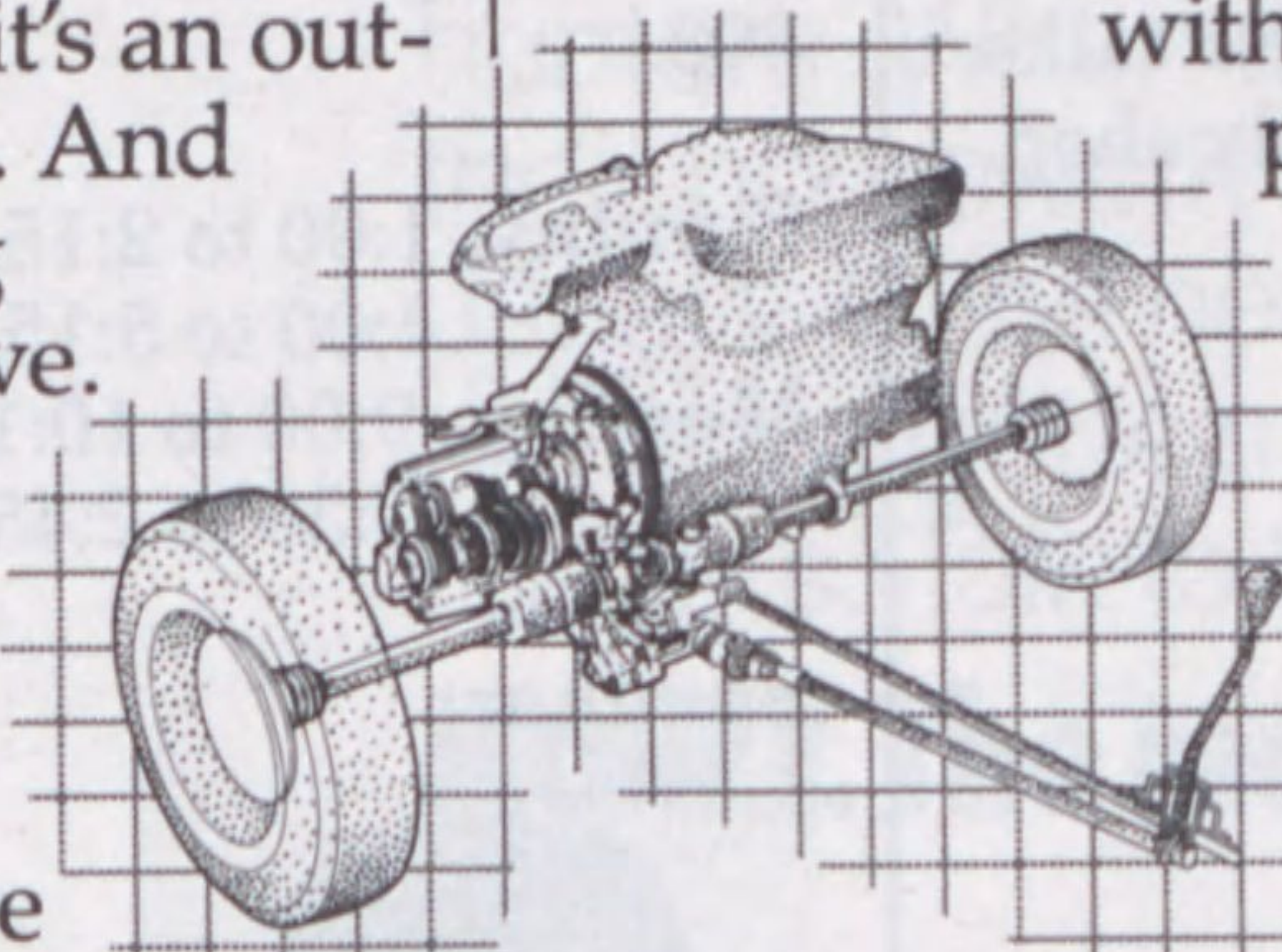
When Mazda engineers first designed the GLC, they were free to analyze existing front-wheel-drive technology and to improve it.

As a result, the GLC's front-wheel-drive configuration attained outstanding levels of excellence in virtually every area, including fuel economy.

**44** **34** \* It's powered by a 1.5 litre, 4-cylinder, overhead cam engine. But to really know its technical sophistication, you've got to drive it yourself and feel how the GLC takes care of business on the road.

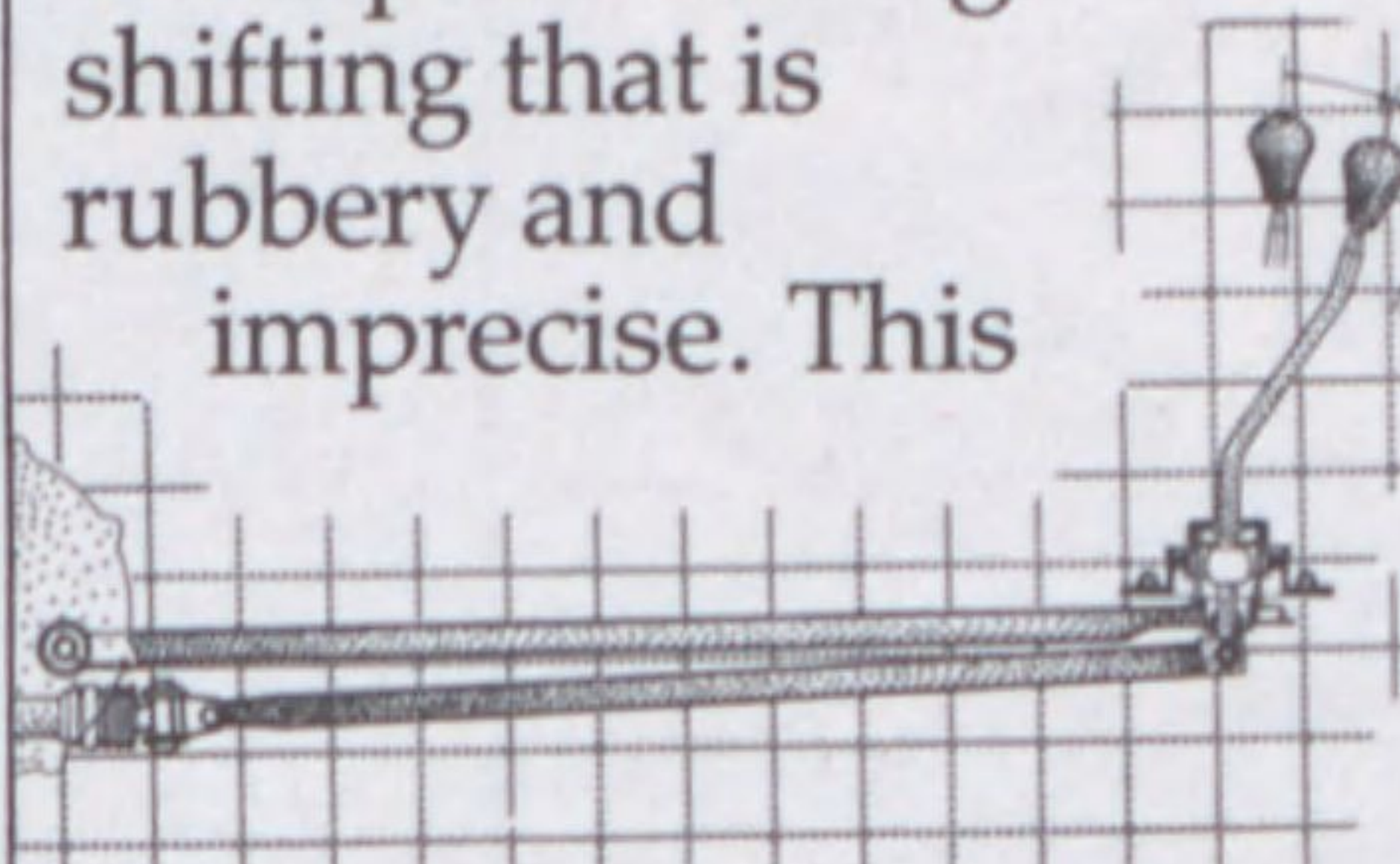
### STATE-OF-THE-ART FRONT-WHEEL DRIVE.

In designing the Mazda GLC, our engineers dealt with several problems encountered in many front-wheel-drive cars.



One of them is torque steer, which they effectively eliminated by an ingenious positioning of the transaxle power takeoff point.

Another front-wheel-drive problem is gear shifting that is rubbery and imprecise. This



is due to the long shift linkage required to connect the driver's gearshift lever with the forward-mounted transmission.

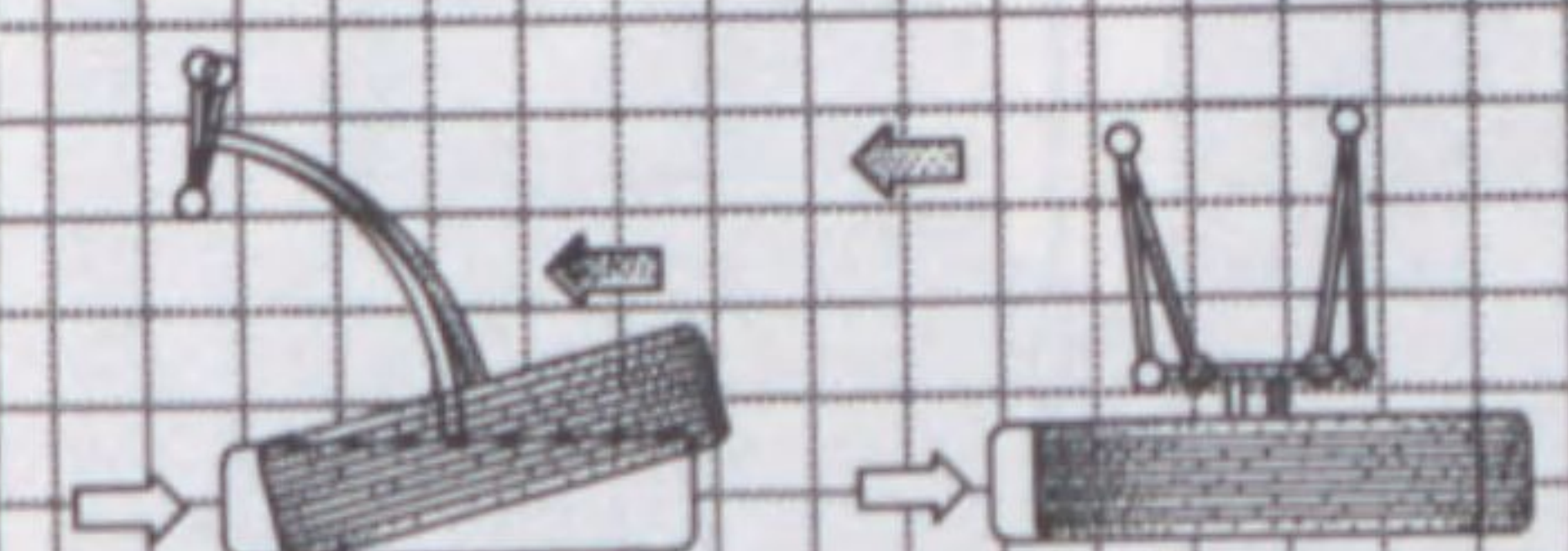
Our engineers' solu-

tion was a unique parallel linkage system in which the shift linkage rod is stabilized by a second rod situated above it.

This design makes running through the gears a series of sure, crisp throws.

### PATENTED REAR SUSPENSION AIDS HANDLING.

When the wheels of a car



Semi-trailing arm suspension, showing toe out.

Mazda's exclusive Twin Link design counteracts toe out.

are subjected to rearward force—when you go over a bump, for example—they tend to toe out. Such a change interferes with the car's stability.

Mazda engineers designed a patented Twin Link rear-suspension system that counteracts toe out. Instead, the GLC's rear wheels remain in a neutral position to help hold the car on track.

1982 Mazda \$5695\*\*  
GLC Custom

\*1982 EPA estimates for comparison purposes for GLC Custom 3-door with 4-speed transmission. Your mileage may vary with trip length, speed and weather. Actual highway mileage will probably be less.

\*\*Manufacturer's suggested retail price for GLC Custom 3-door. Actual prices set by dealers. Taxes, license, freight, options and other dealer charges extra. Prices may change without notice. Availability at dealers of vehicles with specific features may vary.

### A MAZDA GLC CATALOG WILL TELL YOU EVEN MORE.

We'd like to rush you a copy of our full-color, 20-page catalog describing the 1982 Mazda GLC Hatchbacks and Sedans. Just send your name and address to:

Hooven Business Mail  
P.O. Box 15014  
Los Angeles, CA 90015  
Attn: Mazda GLC Offer

NAME

ADDRESS

CITY STATE ZIP

Or pick up a 1982 catalog from your nearest Mazda dealer.

# mazda

The more you look,  
the more you like.



## Advertising: Advertising Tips

This workshop features a discussion of how and when to cut advertising costs, as well as tips on ways to increase floor traffic. Room 210.

**Sunday**, 1:00 to 2:15 p.m.  
4:00 to 5:15 p.m.  
**Monday**, 10:30 to 11:45 a.m.  
3:00 to 4:15 p.m.

### Speaker:



Tom Lowey  
Kearney Mesa  
Toyota, Inc.

## AUTOCAP: Profits Without Problems

The AUTOCAP dispute-resolution program, a tool for improving customer relations, is examined in detail. Room 201.

**Monday**, 9:00 to 10:15 a.m.  
3:00 to 4:15 p.m.

### Speakers:



Patrick Watson  
South Carolina  
Automobile and  
Truck Dealers  
Association



Curtis Raynor  
Motor Car Dealers  
Association of  
Southern California



Barry Covington  
Covington Buick

## Body Language: Understanding Body Language

A communications consultant shows how to interpret and use non-verbal communication in management and sales. Room 309.

**Sunday**, 1:00 to 2:15 p.m.  
4:00 to 5:15 p.m.  
**Monday**, 10:30 to 11:45 a.m.  
3:00 to 4:15 p.m.

### Speaker:



Glenn Berlin  
Glenn Berlin  
Associates

## Body Shop: Common Body Shop Questions

A successful body shop manager talks about running a profitable body shop. Room 209.

**Sunday**, 1:00 to 2:15 p.m.  
**Monday**, 10:30 to 11:45 a.m.  
3:00 to 4:15 p.m.

### Speaker:



Michael Sopjack  
Pohanka Oldsmobile

## Computers: Computer Talk

Computer selection, application and personnel will be discussed. Room 304.

**Sunday**, 2:30 to 3:45 p.m.  
**Monday**, 10:30 to 11:45 a.m.  
1:30 to 2:45 p.m.  
**Tuesday**, 9:00 to 10:15 a.m.

### Speaker:



Lawrence Dietz  
The Alec Group

## Costs: Controlling Dealership Expenses

The Top 5 expense areas in the dealership will be examined, as well as guidelines for controlling them. Room 308.

**Sunday**, 1:00 to 2:15 p.m.  
4:00 to 5:15 p.m.  
**Monday**, 9:00 to 10:15 a.m.  
1:30 to 2:45 p.m.

### Speaker:



Jeffrey Sacks  
Jeff Sacks, Inc.



# Where, oh where, are the new car buyers?

The question facing every automobile advertiser is a simple one: How can you tell your story to the people who are *inclined to buy new cars*?

Okay, get ready for a surprising fact.

According to the new Simmons, MONEY magazine has a higher percentage of readers who "own a car bought new" than *Business Week* or *The New Yorker*. In fact, we beat all of the SMRB-measured weekly publications.

MONEY also outdoes *Fortune*, *Forbes*, *Esquire*, *Scientific American*, *Smithsonian* and *Saturday Review*.\*

The car buff books? MONEY has a higher percent of these new car buyers than *Road & Track*, *Motor Trend* and *Car Craft*.\*

Our readers are active, affluent, quality hunters. When it comes to buying a car, they do their homework and then go out to spend — usually in the *new car* showrooms.

We've got 4 million of these new-car-oriented readers. Talk to them in 1982 — advertise in MONEY.

**MONEY. The magazine of personal business.**





## **Employee Relations:** Personalities and Management

Employee behavior patterns will be discussed relative to constructive management techniques. Room 307.

**Sunday**, 1:00 to 2:15 p.m.  
4:00 to 5:15 p.m.  
**Monday**, 10:30 to 11:45 a.m.  
**Tuesday**, 9:00 to 10:15 a.m.

### **Speaker:**



*Michael Postlewait*  
MBS, Inc.

## **Estate Planning:** Estate Planning I: Who and Why?

Estate Planning II:  
Tax Considerations

Estate Planning III:  
A Case Study

These three workshops progress from a general introductory course on estate planning to an actual dealer case study. Room 311.

**I: Sunday**, 2:30 to 3:45 p.m.  
**II: Monday**, 10:30 to 11:45 a.m.  
**III: Monday**, 3:00 to 4:15 p.m.

### **Speaker:**



*Paul West*  
NADA Insurance  
Agency

## **Finance:** Financial Statement Analysis

This workshop will help you learn how to locate "lazy" dollars and increase cash flow. Room 309.

**Sunday**, 2:30 to 3:45 p.m.  
**Monday**, 9:00 to 10:15 a.m.  
**Tuesday**, 9:00 to 10:15 a.m.

### **Speaker:**



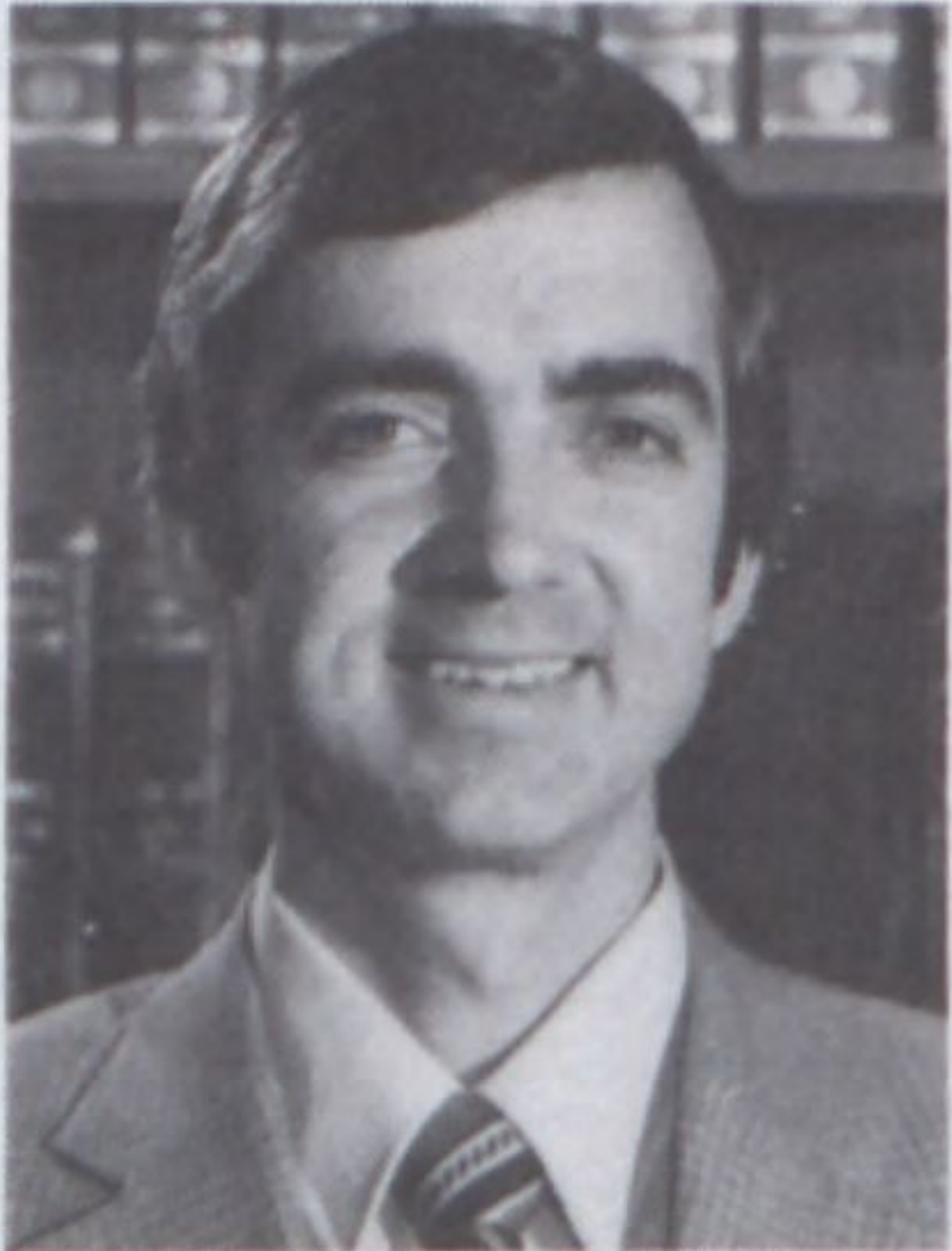
*Tom Ehlers*  
NADA 20 Groups

## **Health:** Take Good Care of Yourself

A health specialist discusses the importance of good nutrition and sensible living habits. Room 302.

**Sunday**, 2:30 to 3:45 p.m.  
**Monday**, 10:30 to 11:45 a.m.  
1:30 to 2:45 p.m.  
**Tuesday**, 9:00 to 10:15 a.m.

### **Speaker:**



*Glen Wintermeyer*  
Smyrna Hospital

## **Inventory:** LIFO Implementation

A CPA outlines the advantages and disadvantages of the LIFO method of inventory valuation. Room 310.

**Monday**, 10:30 to 11:45 a.m.  
1:30 to 2:45 p.m.  
3:00 to 4:15 p.m.

### **Speaker:**



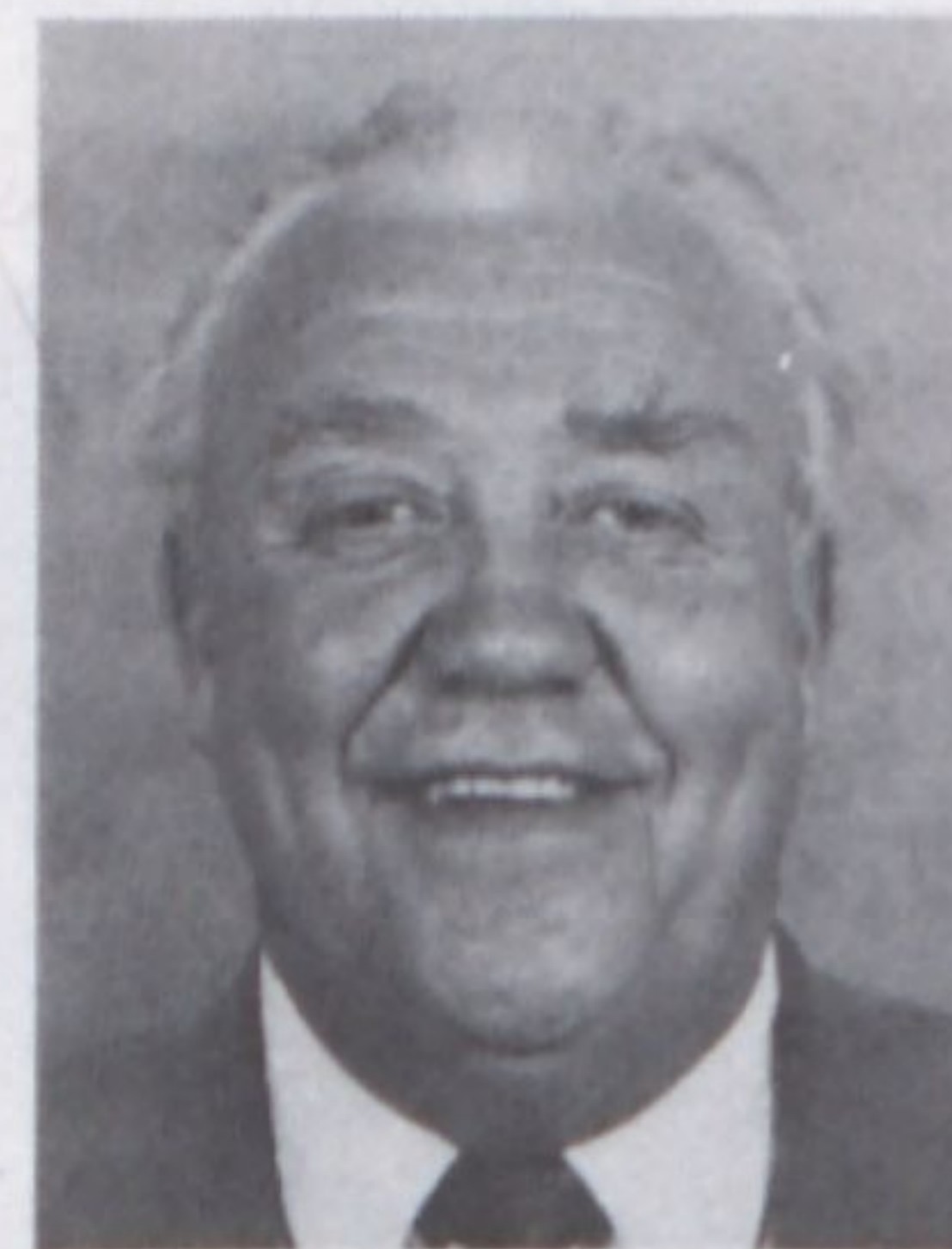
*Irving Blackman*  
Blackman, Kallick  
& Co., Ltd.

## **Inventory:** Vehicle Inventory Control

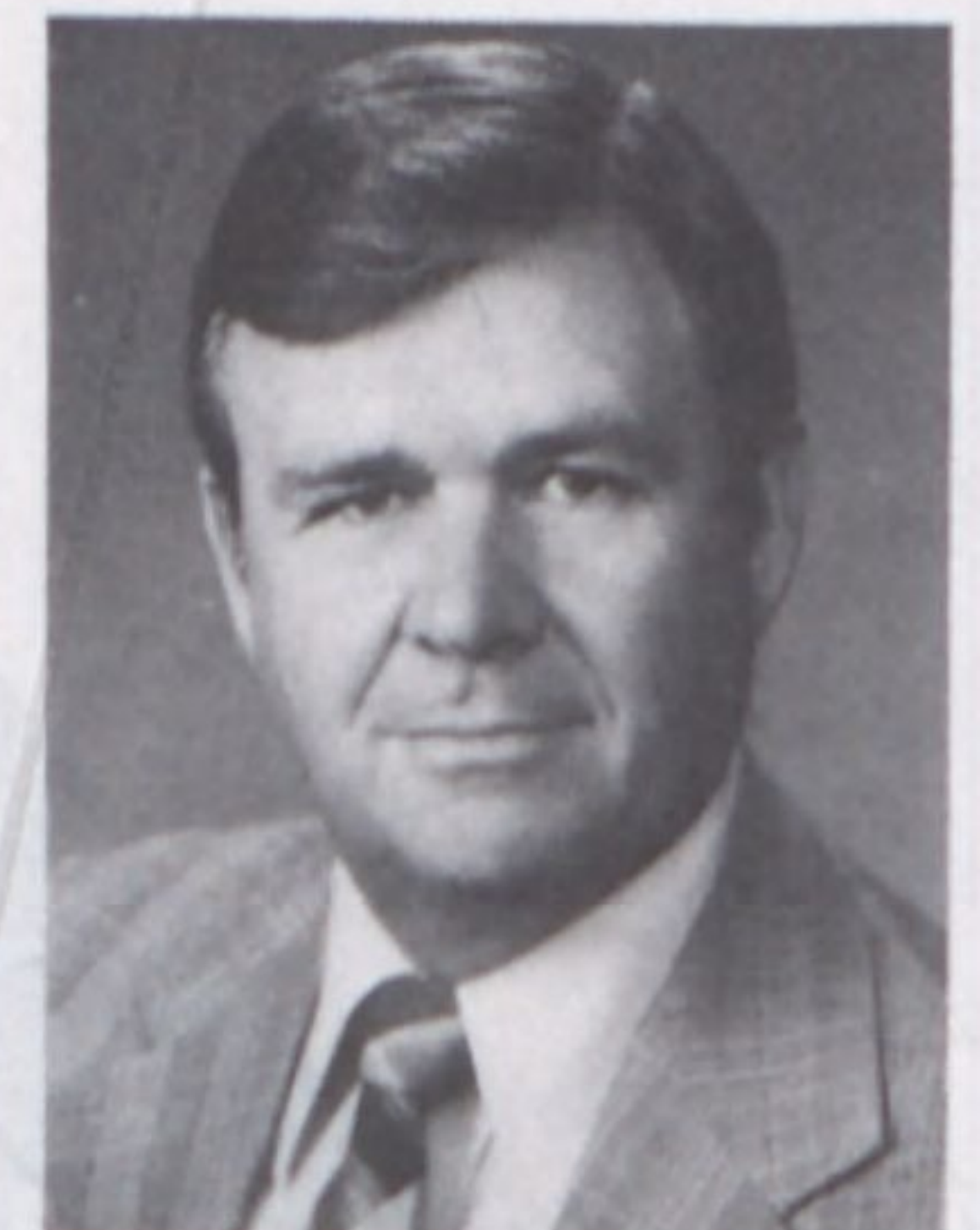
Three experts in the field discuss various ways to control inventory. Room 203.

**Sunday**, 1:00 to 2:15 p.m.  
2:30 to 3:45 p.m.  
**Monday**, 10:30 to 11:45 a.m.  
3:00 to 4:15 p.m.

### **Speakers:**



*R. D. Grant McKay*  
Coon Rapids  
Chrysler-Plymouth

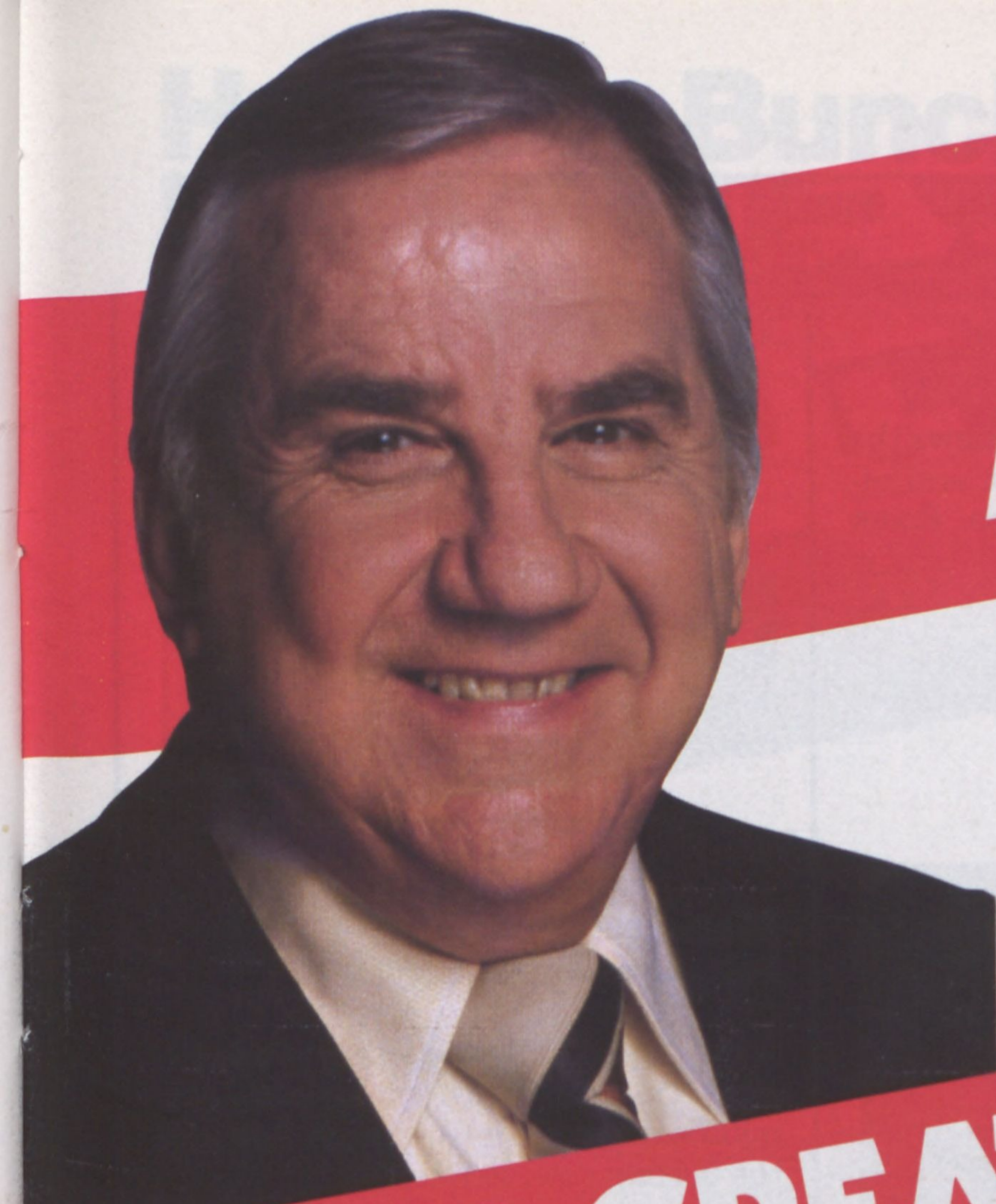


*Frank Schneider*  
Meyer Pontiac  
Honda



*Dean Kohlhaas*  
NADA 20 Groups





# ED McMAHON and AMERICAN WARRANT

Invite you to join them  
in Atlanta at the  
NADA Show!

## WIN A GREAT "NOW THAT'S AMERICAN" SPORTS WEEKEND

**INDIANAPOLIS  
500**

**U.S. OPEN  
TENNIS  
FINALS**

**KENTUCKY  
DERBY**

**SUPER  
BOWL  
XVII**

**BASEBALL  
ALL-STAR  
GAME**

FIVE SPECTACULAR PRIZES: All Expense Paid Trips for Two include Air Fare, Hotel Accommodations for Two Days and Two Nights, All Meals and Two Tickets to the Sports Events.

**DEALERS: Register for the drawing  
at BOOTH N before NOON on February 22.\*  
Drawing will be held that afternoon.**



Americ  
Warrant  
Corpor

**UE**

A wholly owned subsidiary of  
**The United  
Equitable  
Corporation**

9841 Airport Blvd.  
Los Angeles, CA 90045 800-4



**Law:**  
Hot Legal Topics:

Two NADA staff attorneys focus on current legal and regulatory issues. Room 305.

**Sunday, 4:00 to 5:15 p.m.**  
**Monday, 10:30 to 11:45 a.m.**

**Speakers:**



*Walter Huizenga*  
NADA Legal Group



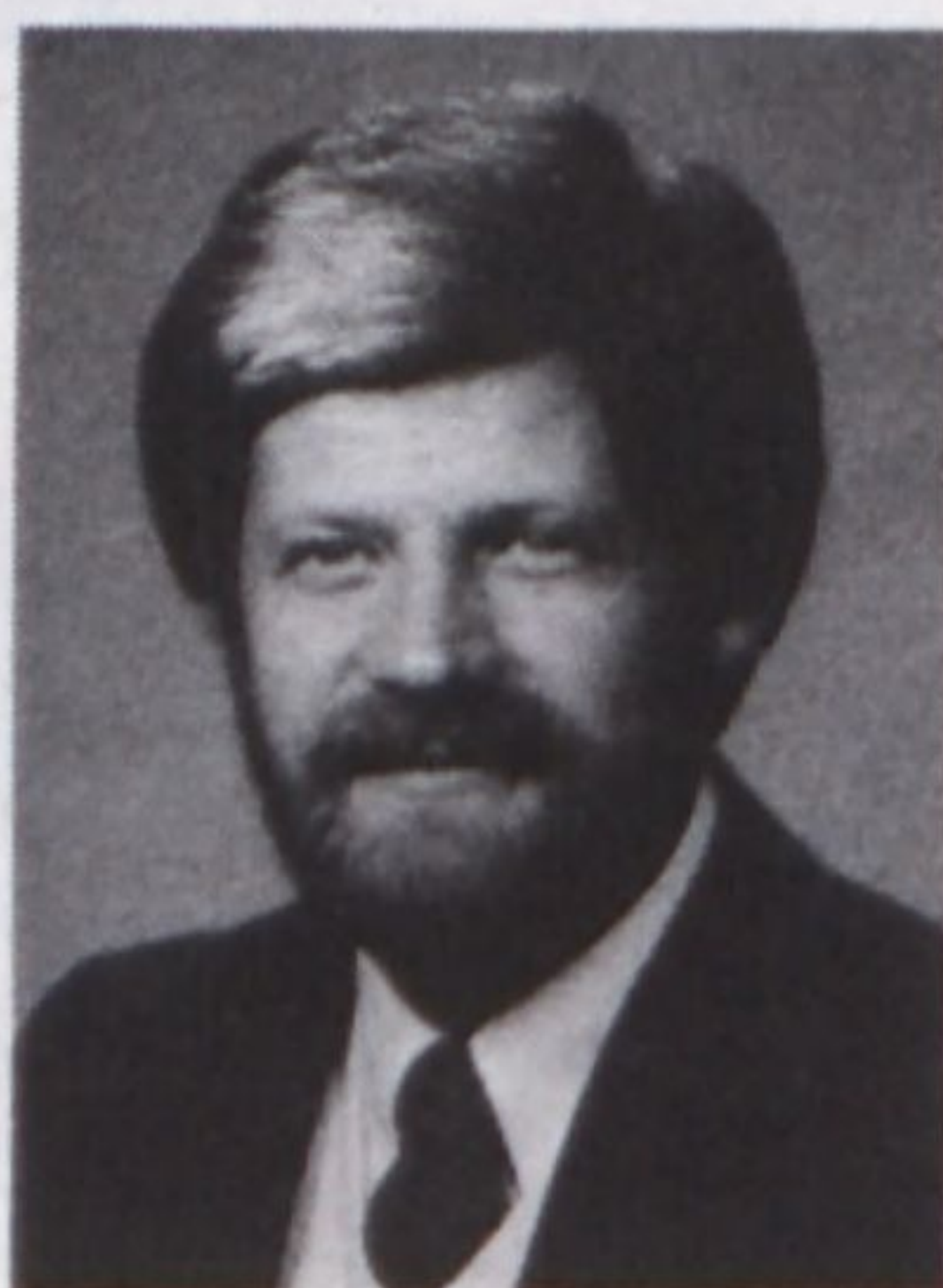
*Bob Wade*  
NADA Regulatory Affairs

**Leasing:**  
Getting In and Staying In

A panel of leasing experts reviews the opportunities in this market and offers some merchandising tips. Room 207.

**Sunday, 4:00 to 5:15 p.m.**  
**Monday, 3:00 to 4:15 p.m.**  
**Tuesday, 9:00 to 10:15 a.m.**

**Speakers:**



*David Anderson*  
Dealers Leasing



*Richard Nimphie*  
George Ballas Leasing Inc.



*Jule Herford*  
NADA 20 Groups

**Management:**  
Daily Operating Control

A controlled daily operating system—either manual or computerized—can make a big difference in cash flow and the bottom line. Room 202.

**Sunday, 1:00 to 2:15 p.m.**  
**4:00 to 5:15 p.m.**  
**Monday, 9:00 to 10:15 a.m.**  
**1:30 to 2:45 p.m.**

**Speaker:**



*Shepard Lee*  
Advance Auto Sales, Inc.

**LONG-TERM  
AUTO LEASING INSURANCE**  
We make sure you are covered  
by a high-quality carrier.

Allied with major admitted carriers, we have long experience with this difficult-to-place insurance. We make it easier for you with a special program of insurance designed specifically for the automobile leasing/rental industry.

- Lessors Excess Liability
- Lessors Contingent Liability
- Lessors Contingent Physical Damage
- Interim Car coverages
- Primary Liability coverages
- Primary Physical Damage

We invite your inquiry and your business.  
Call or write **Ron Ruane**.

**International Risks, Inc.**

The Irwin Building  
King of Prussia, PA 19406  
(215) 265-4170

See us at  
Booth # 811-812





## Parts:

### The Profitable Parts Department:

A parts management expert shares his views on merchandising, purchasing and operating procedures. Room 211.

**Sunday, 2:30 to 3:45 p.m.**  
**Monday, 9:00 to 10:15 a.m.**  
1:30 to 2:45 p.m.  
**Tuesday, 9:00 to 10:15 a.m.**

### Speaker:



*Bill Marcus  
Bill Marcus &  
Associates*

## Personnel:

### Developing Service Professionals

Effective means of personnel procurement, motivation and retention are examined by a service and parts department manager. Room 204

**Sunday, 1:00 to 2:15 p.m.**  
4:00 to 5:15 p.m.  
**Monday, 9:00 to 10:15 a.m.**  
1:30 to 2:45 p.m.

### Speaker:

*Photo not  
available at  
time of  
publication*

*Connie Wakeman  
Pacific Honda*

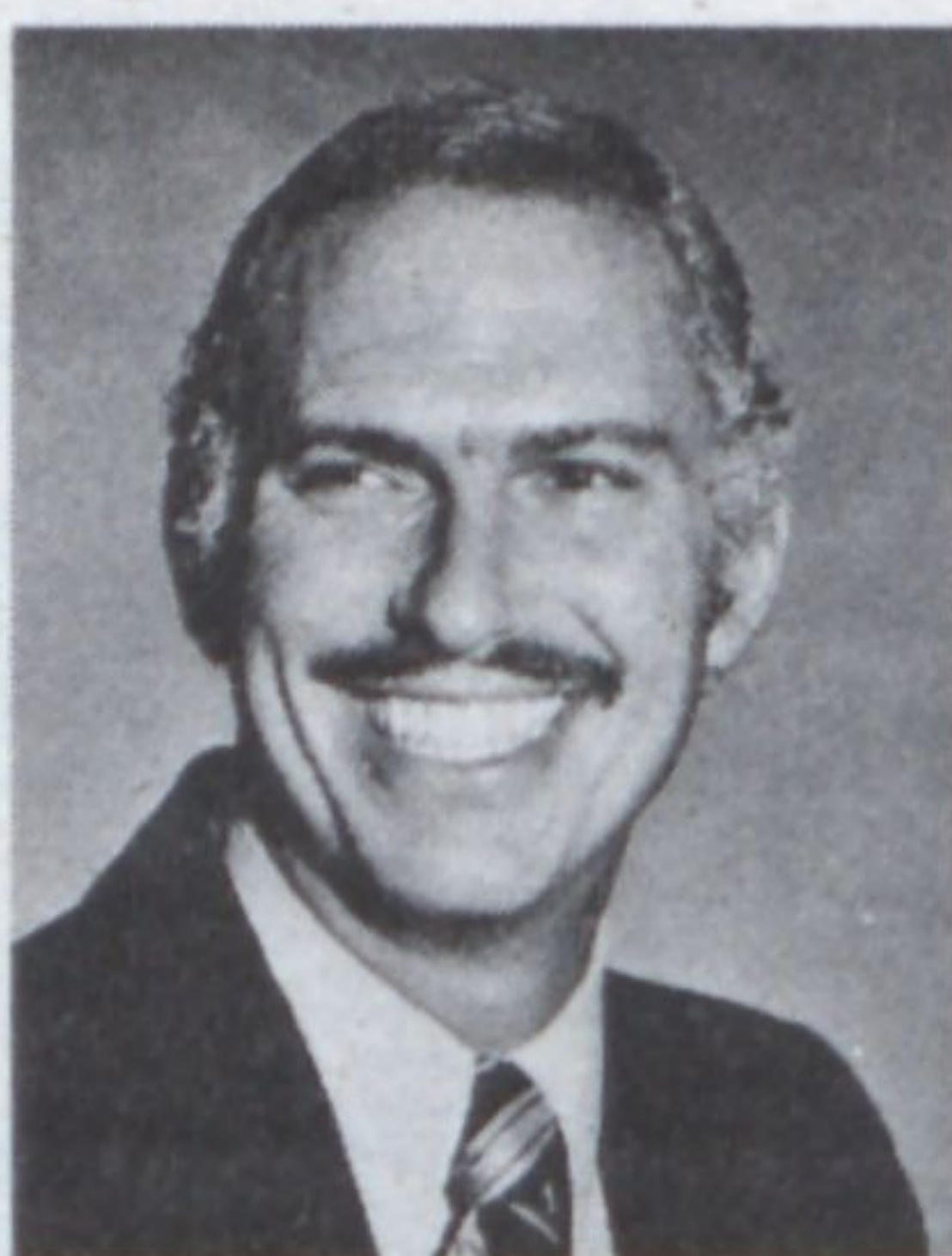
## Rentals:

### Profits in Daily Rentals

A successful dealer talks about what it takes to establish a profitable daily rental operation. Room 207.

**Sunday, 1:00 to 2:15 p.m.**  
**Monday, 9:00 to 10:15 a.m.**  
1:30 to 2:45 p.m.

### Speaker:



*Bob Novick  
Novick Chevrolet/  
Cadillac*

## Sales:

### NADA Sales Trak

This look at NADA's Sales Trak program shows how to use time management to boost sales. Room 210.

**Sunday, 2:30 to 3:45 p.m.**  
**Monday, 9:00 to 10:15 a.m.**  
1:30 to 2:45 p.m.  
**Tuesday, 9:00 to 10:15 a.m.**

### Speakers:



*Joseph O'Daniel  
O'Daniel-Ranes  
Oldsmobile Inc.*



*Steve Wancik  
NADA Sales Trak*

## Sales:

### Training Sales Personnel

The role of the sales manager in building and keeping a professional sales staff is examined. Room 302.

**Sunday, 1:00 to 2:15 p.m.**  
4:00 to 5:15 p.m.  
**Monday, 9:00 to 10:15 a.m.**  
3:00 to 4:15 p.m.

### Speaker:



*Jackie Cooper  
Jackie Cooper  
& Associates*

## Service:

### The Effective Service Writer

This workshop looks at the personality and skills profile of a successful service writer. Room 201.

**Sunday, 2:30 to 3:45 p.m.**  
**Monday, 10:30 to 11:45 a.m.**

### Speakers:



*Wendell Dockum  
Dockum Pontiac*



*Bonnie Partyka  
Toyota Motor  
Sales, U.S.A.*



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Last year, Isuzu dealers made a commitment to build superior sales forces. And they delivered.

Isuzu dealers made a commitment to build superior showroom facilities. And they delivered.

And Isuzu dealers made a commitment to provide superior service to their customers.

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At Isuzu, we're very proud of 1981. And if things progress as they appear to be, we'll be just as proud of 1982.



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**Service:**  
NADA Service Systems

The elements of this management system—time control and analysis—are discussed in depth. Room 206.

**Sunday, 1:00 to 2:15 p.m.**  
4:00 to 5:15 p.m.

**Monday, 1:30 to 2:45 p.m.**

**Speaker:**



*Jack O'Neill*  
NADA Service  
Systems

**Service:**  
Top Service Ideas

Two consultants share proven service ideas from the most successful dealers in NADA's 20 Groups program. Room 209.

**Sunday, 2:30 to 3:45 p.m.**  
**Monday, 9:00 to 10:15 a.m.**  
1:30 to 2:45 p.m.

**Tuesday, 9:00 to 10:15 a.m.**

**Speakers:**



*Bert Saylor*  
NADA 20 Groups



*Bob Young*  
NADA 20 Groups

**Successorship:**  
NADA Dealer Candidate Academy

A graduate of the academy and the program's administrator discuss the value of this unique school for dealers. Room 208.

**Monday, 9:00 to 10:15 a.m.**  
**Tuesday, 9:00 to 10:15 a.m.**

**Speakers:**



*John Clancey*  
NADA Dealer  
Candidate Academy



*James Williams*  
Kearney Mesa  
Toyota

**Theft:**  
Preventing Embezzlement

Representatives from an insurance company that has investigated numerous dealership embezzlement cases suggest ways to prevent embezzlement. Room 306.

**Sunday, 4:00 to 5:15 p.m.**  
**Monday, 10:30 to 11:45 a.m.**  
3:00 to 4:15 p.m.

**Speaker:**

*Photo not  
available at  
time of  
publication*

*Ed Hall*  
Universal  
Underwriters

**Transactions:**  
So You're Thinking About Buying  
or Selling a Dealership

An ex-dealer shares his experiences on buying, selling and dualing. Room 305.

**Sunday, 2:30 to 3:45 p.m.**  
**Monday, 9:00 to 10:15 a.m.**  
3:00 to 4:15 p.m.

**Speaker:**



*Charles Hover Jr.*  
Consultant

**Used Cars:**  
Finding Used Vehicles

This session explores the various sources for used vehicles. Room 208.

**Sunday, 4:00 to 5:15 p.m.**  
**Monday, 3:00 to 4:15 p.m.**

**Speakers:**



*Jane Fox*  
Fox Chevrolet



*Bill Roberts*  
Roberts Motors



## Used Cars:

### Used Vehicle Profitability

This overview of the used-car market examines appraisals, reconditioning guides and product mix. Room 208.

**Sunday, 1:00 to 2:15 p.m.**

**Monday, 10:30 to 11:45 a.m.**

### Speakers:



**Bud Betz**  
Uncle Bud's  
Chevrolet, Pontiac,  
Oldsmobile, Datsun,  
Mazda, DeLorean  
Co.

*Photo not  
available at  
time of  
publication*

**Ed Stinn**  
Stinn Chevrolet

## Wages:

### Wage-Hour Compliance

The legal requirements, record-keeping and rules affecting employee payment are covered. Room 307.

**Sunday, 2:30 to 3:45 p.m.**

**Monday, 9:00 to 10:15 a.m.**

**1:30 to 2:45 p.m.**

### Speakers:



**I. Walter Fisher**  
Fisher & Phillips



**Henry Huettnner**  
Fisher & Phillips



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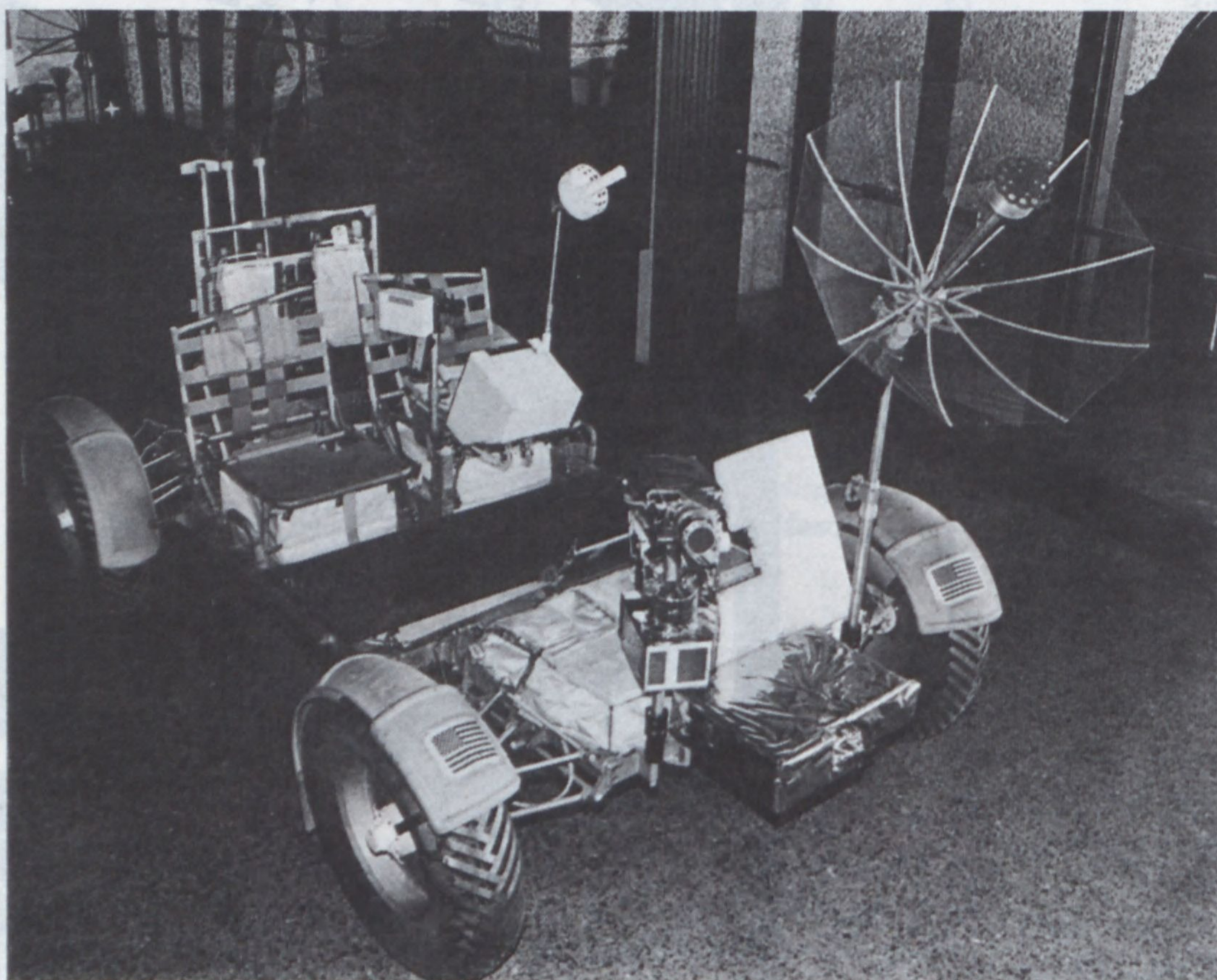
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See "The Car of the Future" at Dyatron's Booth # L.

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# CALENDAR CALENDAR CALENDAR CALENDAR

## February

20 to 23. National Automobile Dealers Association Annual Convention, Georgia World Congress Center, Atlanta, GA

21 to 24. Truck Renting and Leasing Association Convention, Canyon Hotel, Palm Springs, CA

28 to March 2. Automotive Service Industry Association National Convention, MGM Grand Hotel, Las Vegas, NV

## March

3 to 5. Pacific Automotive Show, Las Vegas Convention Center, Las Vegas, NV

10 to 13. National Truck Equipment Association Annual Convention, Louisiana Superdome, New Orleans, LA

17 to 21. Dallas Auto Show, Market Hall, Dallas, TX

24 to 26. International Trucking Show (West), George R. Moscone Convention Center, San Francisco, CA

## April

1 to 4. Automotive Engine Rebuilders Association Meeting, Hyatt Regency Dearborn, Dearborn, MI

3 to 6. American Truck Dealers Convention, Marriott Hotel, New Orleans, LA

3 to 9. Washington State Automobile Dealers Association Convention, Hyatt Hotel, Orlando, FL

13 to 16. Automotive Sales Council Spring Meeting, Hotel Del Coronado, San Diego, CA

20 to 22. Eastern Automotive Aftermarket Show, Convention Hall, Atlantic City, NJ

21 to 25. Orange County International Auto Show, Anaheim Convention Center, Anaheim, CA

22 to 27. Arkansas Automobile Dealers Association Convention, Rose Hall, Montego Bay, Jamaica

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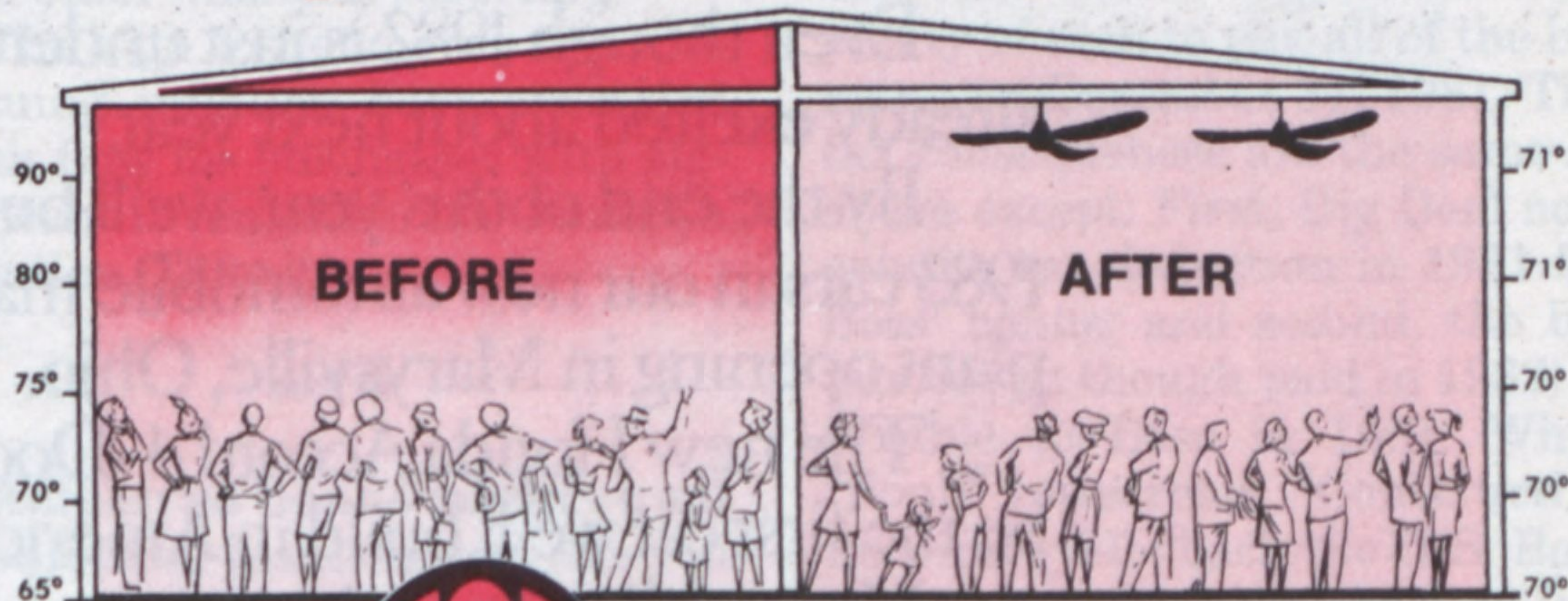
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Meanwhile, we wish you a prosperous new year. And to all a Happy Next Year.

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# TAX BRAKES



Irving Blackman

**S**top! Do not file your next tax return until you have checked out the benefits of LIFO. LIFO, as you probably know, means "last-in, first-out" and is a method of reporting inventory.

Under LIFO, inventory is valued on the basis of the cost of the first items placed in stock. The last items purchased—usually at higher prices—are assumed to be the first sold. By using LIFO, inflation is removed from your inventory value. This eliminates phantom profits, reduces taxable income and income tax, and increases cash flow.

LIFO is a tax-planning tool. LIFO does its job best when you have a good year. In general, the more LIFO inventory you have on hand at year-end, the lower your profit will be. No other day in your year counts—only the last day of the year.

What happens if 1981 was a bad year for you? The unfortunate fact is that many businesses did not have a good year. In such a case, LIFO will either (1) cause you to show a loss or (2) make a real loss year show an even bigger loss. Did you know that if your business shows a loss for 1981, you can probably carry it all the way back to 1978?

For example: You can deduct that 1981 loss on your old 1978 tax return. The Internal Revenue Service will not only send you a tax refund, but will pay you interest on top of it.

Say your loss was \$20,000 in 1981. If you were in a 48 percent tax bracket in 1978, the Internal

Revenue Service will send you \$9,600 ( $\$20,000 \times 48$  percent) plus interest.

How much can you save (or expect as a refund) using LIFO? The estimating formula is simple: Multiply the inflation rate times the value of your year-end inventory, times your company's marginal tax bracket. If the inflation rate is 10 percent, a company with \$300,000 in inventory and a marginal tax bracket of 46 percent will overpay its income taxes by \$13,800.

Every reader should be aware of two important LIFO rules: (1) You can elect LIFO even though your year has already ended. Just attach a Form 970 to your tax return. If you need more time, request an automatic extension. (2) IRS regulations (new in 1981) allow you to slash income for tax purposes via LIFO while using FIFO (first-in, first-out) for credit and other financial reporting.

The high cost of money and continuing inflation have strangled cash flow for businesses with significant inventories. LIFO offers a solution. Take it.

★★★

**A delayed bonus might equal a potential tax disaster.** Are you a closely-held corporation that would like to borrow the government's tax money by deducting stockholder bonuses in one tax year while actually paying those bonuses in the next tax year? Well, it sounds like a good idea, and it is. But one false move, and you fall into a tax trap that spells disaster.

Here is the typical scenario: Big Deal, Inc., an accrual-basis corporation, has a December 31 year-end. Boss is the sole shareholder. In December 1981, Big Deal declared a \$10,000 bonus payable to Boss. The bonus was paid on April 1, 1982. The trap has been sprung. The sad results are: (1) Boss must pay tax on the \$10,000 in 1982 but (2) Big Deal cannot deduct the \$10,000—not in 1981, not in 1982, not ever. Impossible? Sorry, but the Internal Revenue code clearly spells out the rule: If Boss owns more than 50 percent of the corporation's stock, Big Deal's failure to pay the bonus within 2½ months after its year-end bars forever any corporate deduction for Boss' bonus.

Now enters the doctrine of "constructive receipt." The facts are the same as in the above scenario, but Big Deal pays Boss on March 1, 1982 (within 2½ months). Also, Big Deal had plenty of cash to pay all of the bonuses on December 31, 1981. The tax consequences are the same as above except: First, Big Deal now gets its tax deduction in 1981 for Boss' bonus; and second, the bonus, (even though paid in 1982) is taxable to Boss in 1981. Why? "Foul!" you scream. "Constructive Receipt!" yells back the IRS. Boss could have written a check in full for the bonus in 1981. And that is the law.

Can you beat the IRS at this game? The only way is to run your corporate cash balance down to just about zero on the last day of the corporation's year. A couple of cases also show the way.

(Continued on page 74)

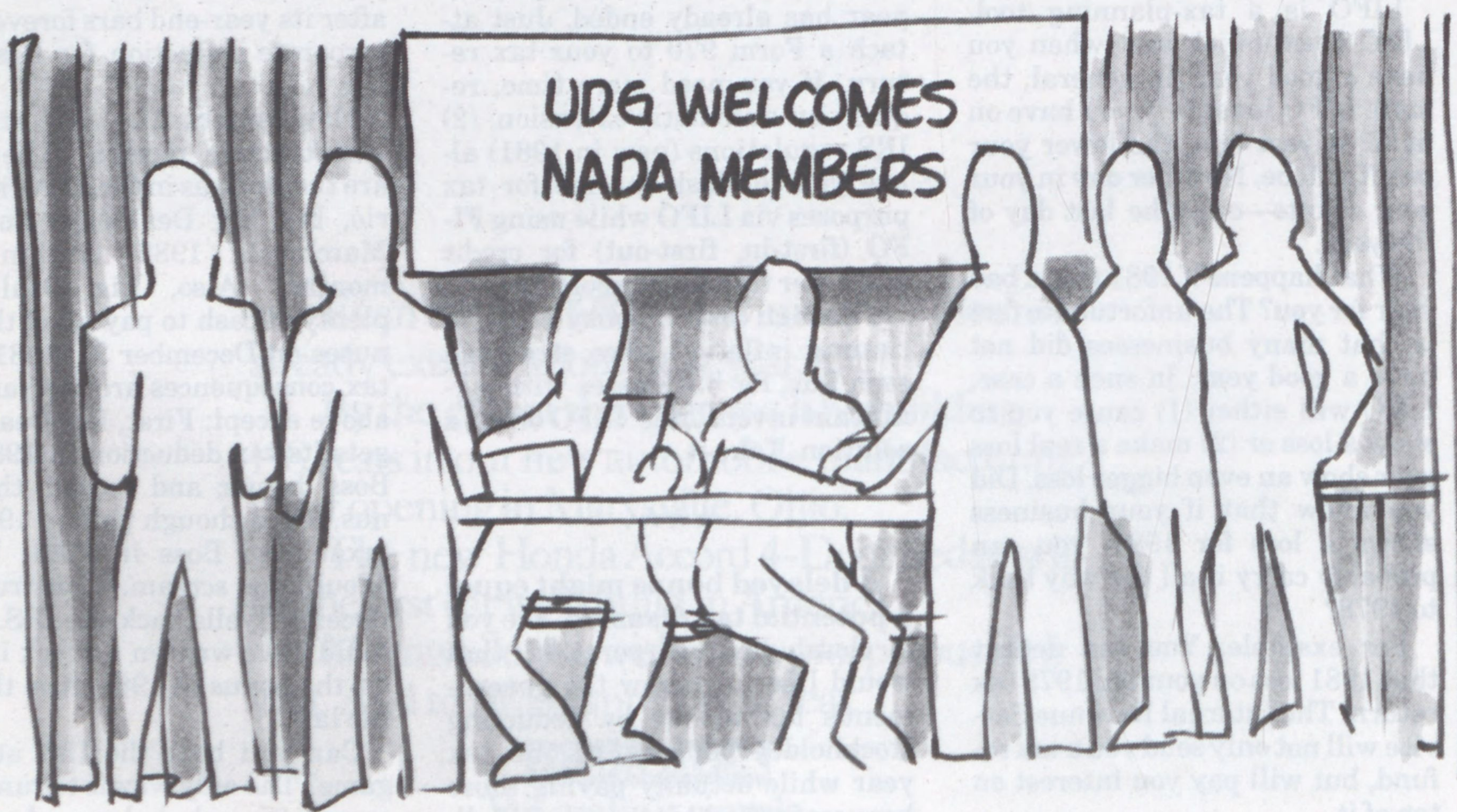


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In one case, Boss said, "What is good for the goose is good for the gander." Here it would have been to Boss' advantage to use the constructive receipt doctrine. The court turned thumbs down on Boss because the bonus was "never memorialized by corporate action." The bonus accrual was set up *after* the corporate year-end, effective as *of* the year-end, and unfortunately paid more than *2½ months after* year-end. (See Lombard & Co., TC Memo 1979-297).

A 1981 case opens a new way for Boss. Two facts are significant: (1) Since 1953, the corporation had been authorizing bonuses at the end of December but paying them six weeks later, and (2) the corporate bylaws and company policy required two signatures on all checks. This time, the court turned thumbs down on the IRS; Boss, by company policy, could not write a good check for himself without a second signature. Result: No constructive receipt and a taxpayer victory. (See Mortimer I. Kahn, *W.D.N.C.* 1981).

Let's summarize the tax lessons

so no reader of this column will get burned by the 2½-month rule:

1. When a bonus is voted for a more than 50 percent stockholder, it should be "memorialized" *before* the end of the year by a written memoranda or corporate minutes. (Lombard).
2. Keep the corporation year-end cash balance low (to avoid constructive receipt).
3. Require a second signature on all checks (Kahn).
4. Pay the Boss' bonus within 2½ months after the corporation's year-end (Section 267).

★★★

**Filing an extension is not a taxing experience.** "Better late than never" is not a good idea when filing your tax return. As usual, millions of Americans will face April 15 without the necessary information to file a proper tax return. Worse yet, many won't have the money to pay the tax due.

What should you do? Fortunately, there is an easy answer: file Extension Form 4868 on or before April 15, 1982. The extension automatically extends the time to

file to June 15. No, it does not extend the time for payment. The form guides you in determining the estimated amount to be paid with it.

Not filing your tax return when due is an expensive disaster. Interest must be paid from the due date of the return to the date the tax is finally paid, at the outrageous rate of 20 percent per annum. The only positive news is that such interest is deductible.

Now get ready to be shocked. There are two additional non-deductible penalties that can be piled on. The first is a penalty for failure to pay on time. This penalty is ½ percent per month on the net amount of tax due, up to 25 percent. The penalty can be avoided if the balance of tax due, with your original—but properly extended—tax return doesn't exceed 10 percent of your total tax liability and you pay the balance when filing your return. There is even a stiffer penalty for failure to file your return on time. This penalty is 5 percent a month (for each month or fraction of a month) up to a 25 percent maximum. If you get hit with both penalties, they merge so the ceiling is 5 percent during the months they are running together.

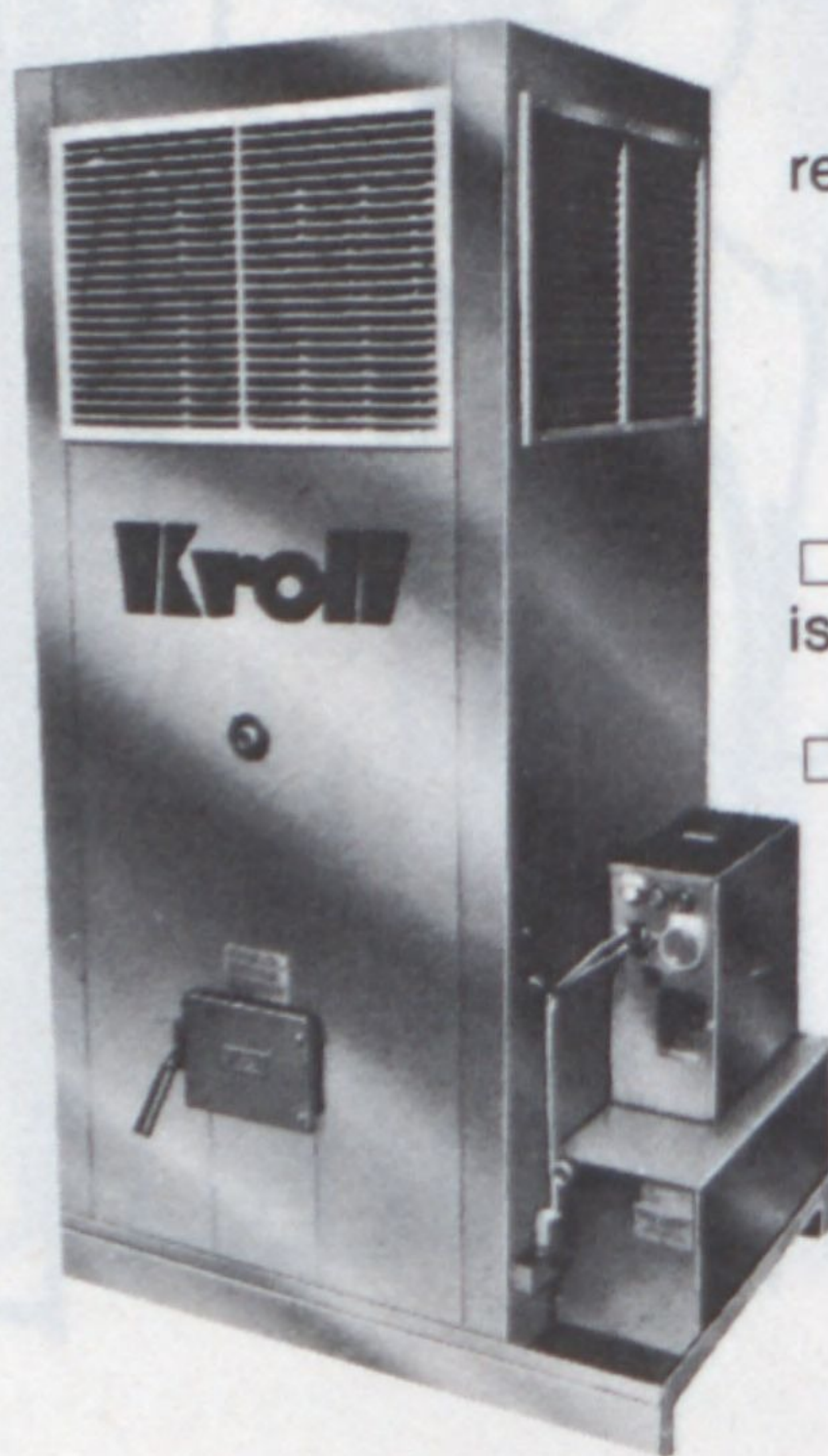
A simple example should encourage you to go the automatic extension route. Joe Lately mails his return on June 4 along with a \$10,000 check for the balance of tax due. Joe had not filed an extension. The IRS will bill him for interest plus a \$1,000 penalty (5 percent for one full month plus 5 percent for a fraction of another month, or 10 percent).

Let's repeat the same example but change one fact—Joe filed a Form 4868. Joe will only have to pay interest plus the ½ percent penalty for two months (1 percent × \$10,000 or \$100). If Joe's total tax was \$100,000 or less, the 1 percent penalty would have been avoided (\$10,000 does not exceed 10 percent of the total \$100,000 tax). Only the deductible interest would have been due.

Sometimes, even a two-month extension is not enough. An additional extension is possible. How? Use Form 2688 or send a letter to the IRS. The lesson should be painfully clear: if you can't file on time, get an extension. **AE**

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AE-2



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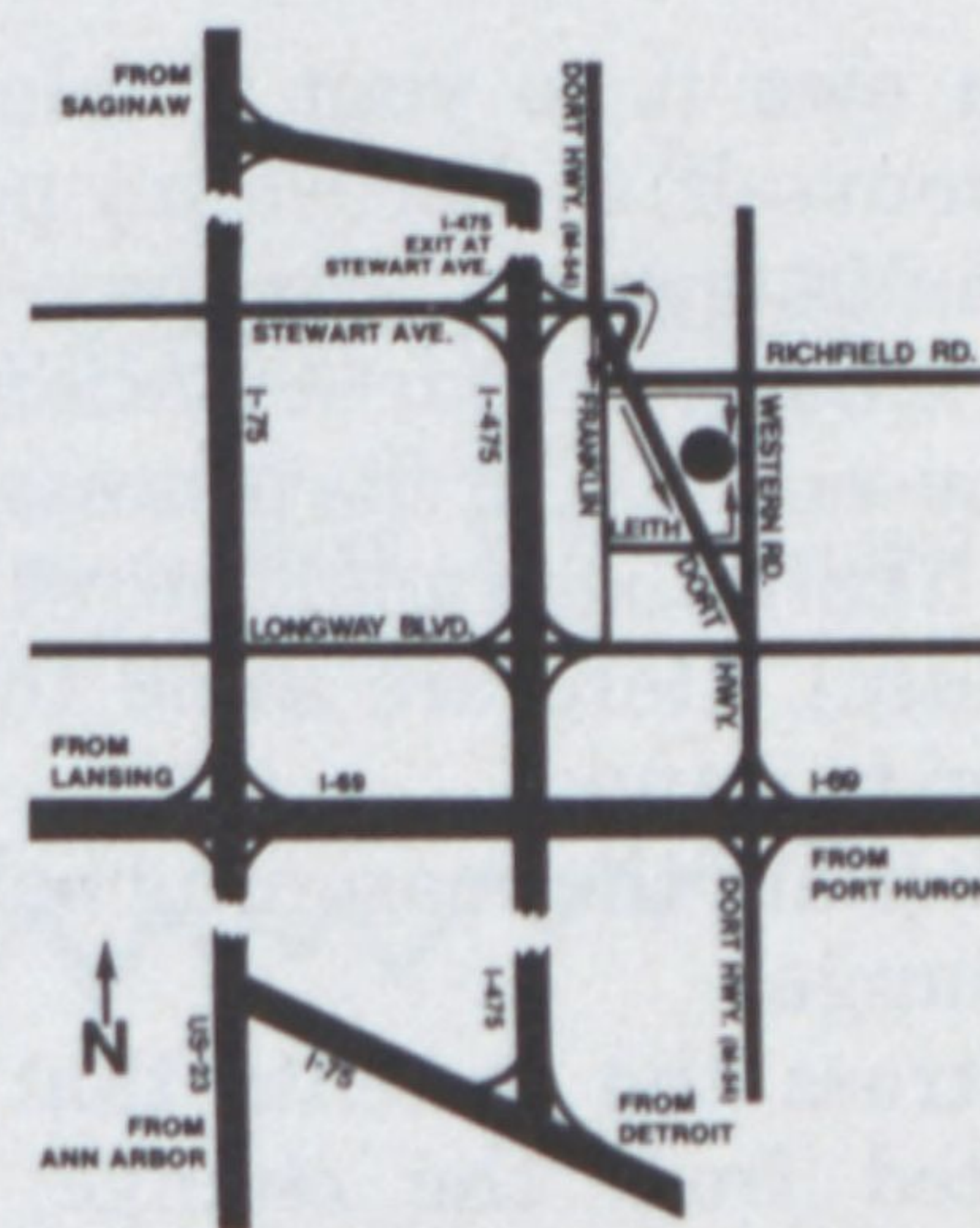
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# 10

## Workers' Compensation

Workers' compensation claims should never be taken for granted. Putting all claims through without question can lead to a reputation as a pushover, and increase the likelihood of employees making claims for injuries incurred off the job.

Some steps employers can take:

- \* Investigate any injury not verified by a supervisor. Be especially wary of any injury that isn't reported until the next day.

- \* Challenge all doubtful claims. If the worker pursues the claim on his own, make a point of attending the hearing to contest.

- \* Make sure your insurance company diligently investigates all questionable claims.

- \* Appoint a management safety committee to review all serious lost-time accidents to determine how they could have been prevented.

# 13

## Management Changes

You owe it to your employees (and yourself) to discuss any policy or management change with them. The more participation the employees have in the process, the more likely the transition will be successful. Here are some things to keep in mind:

- \* Explain the reasoning behind the change.

- \* Stress the benefits that are expected from the change, but don't exaggerate.

- \* Acknowledge the risks involved, but explain why they are worth taking.

- \* Encourage questions and suggestions from your employees. Get them involved.

- \* Don't wait until the last minute. Give everyone involved a chance to consider the changes and what they will mean.

# 11

## Printing Costs

Don't let printing costs drive the price of producing your direct-mail pieces through the roof. Make the most of every dollar you spend on paper and ink:

- \* Buy paper from wholesalers or jobbers, and have them deliver it to the printer (saves about 10 percent of paper costs).

- \* Use higher-grade, lightweight paper instead of lower-grade heavy-weight paper.

- \* Buy only 3 percent extra paper if using sheets; 6 percent extra if using rolls.

- \* Print two or three jobs at the same time on the same sheet. Many times there's enough room left on a sheet to print a business reply card, a routing slip, or a bill stuffer. This shouldn't cost much more because you have already paid for paper and press time.

- \* Imitate full-color printing by using magenta (reddish-blue) and cyan (bluish-green) ink on yellow paper.

- \* Ask the printer to break down all charges in the contract. Any written agreement should include separate prices for plates, press time, wash-ups, author's alterations, overruns, delivery, binding, and proofs.

# 12

## Payroll Programs

Payday often can be a rather unproductive workday, as employees take extra long lunch hours to deposit or cash their checks. Many banks offer Direct Deposit of Payroll (DDP) programs to enable an employee to automatically deposit a paycheck in his or her account on payday. The payment can even be split between checking and savings accounts.

Although there is usually a fee for this service, it can be more than offset by the reduction of payroll preparation costs and lost work time on payday.

# 14

## Safe Deposit Boxes

It is not a good idea to keep anything in a safe-deposit box that may be needed quickly in the event of the owner's death. At that time, a bank usually seals the box until legal proceedings have taken place. For that reason, don't store original wills, cemetery deeds, or burial instructions in a safe-deposit box; keep them in a safe place at home or in a vault belonging to your lawyer or executor. (Note: Safe-deposit boxes taken out under a corporate name are *not* sealed upon the death of one of the principals.)

Safe-deposit boxes are well suited for storing important personal papers, such as mortgage agreements, contracts, leases, securities, and birth certificates, and valuables such as jewelry, coins, and stamps. Make sure a member of the family or a trusted associate knows where the safe-deposit box and key are located.

Keeping valuables in safe-deposit boxes *can*, however, leave the depositor vulnerable to major losses. Banks are not held responsible for the contents of safe-deposit boxes unless negligence is proven. Even then, the depositor must have some type of proof of what was contained in the box.



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# 15

## *Income Tax Filing*

Filling out your income tax return doesn't have to be a painful chore. Rather than sorting through an endless pile of half-forgotten checks, receipts, and notes on April 14, why not keep a month-by-month record of income and expenditures? As you balance your checkbook each month, take a minute to jot down all your major expenses under categories labeled charity, travel, tuition, medical, etc. Not only will you be ready when income tax time rolls around, you'll have a running account of your financial position.

# 16

## *Hotel Reservations*

It's been a long day. Your flight was an hour late taking off, and then you had a two-hour layover waiting for a connecting flight. Finally, you arrive at your destination, and after 45 minutes of fighting your way through downtown traffic with a cab driver whose hand seems to be permanently attached to the horn, you pull up at your hotel. Tired and impatient, all you want to do is check into a room and collapse, but the reservations' clerk has some disheartening news for you: the hotel doesn't have any record of your reservation and there isn't a room in the house. Sound familiar?

While there is no way to guarantee you won't *ever* lose a room, there are some steps you can take to minimize the chances:

- \* When you make a reservation, ask the hotel for written confirmation.
- \* Pay in advance by check or major credit card whenever possible.
- \* If you visit a certain hotel regularly, get to know the manager. Personal contact always helps.
- \* If it is necessary to stay longer than planned, remember that a hotel cannot evict a guest who has paid his or her bill or established credit.

# 17

## *Temporary Employees*

Former employees are a good source of temporary and part-time help. Whenever one of your valued employees decides to quit work for a personal reason—such as family responsibilities, health problems, or school—ask if he or she would be interested in working on a part-time basis during the future.

Skilled part-timers can be a real asset during holiday seasons or peak business periods, or as a year-round supplement to the work force. These employees are already trained and ready to work.

Part-time employees also save money. Because you can pay them on a straight-time basis, part-timers don't have to be compensated for vacations, absences, or holidays. And they don't participate in company-paid insurance programs or profit-sharing plans.

Make sure any employee you rehire on a part-time basis understands this change in status and loss of benefits.

# 19

## *FICA Contributions*

As FICA (Federal Insurance Contributions Act) costs continue to rise, many employers are looking for ways to minimize them. Here are some ideas:

\* Keep separate records of payments made while an employee is absent because of sickness or injury. Because payroll taxes have to be paid only for work *actually performed*, the company may be eligible for a refund.

\* If an employee furnishes his own tools on the job, the company doesn't have to pay FICA on the fair rental fee of the equipment.

\* Examine the possibility of increasing employee expense allowances instead of wages. Expense advances and reimbursements are not subject to the tax.

\* Investigate converting some employees to "independent contractor" status. The company doesn't have to pay *any* FICA for independent contractors.

# 18

## *High Blood Pressure*

High blood pressure can be a killer. If left untreated, it greatly increases the risk of cardiovascular diseases such as stroke, coronary heart disease, and heart failure. But the condition *can* be controlled if it is identified and treated.

Many small companies are hiring health technicians to screen their employees for high blood pressure. Nonprofessionals can also be trained to administer the tests. Instruction is available through state and local health departments and hospitals. For further information, contact the National Heart, Lung, and Blood Institute, National Institute of Health, Bethesda, MD 20205.



# SEVEN YEARS AND STILL GOING STRONG.

It's been seven years since Stop-A-Flat entered the market, and still no other tire puncture sealant holds a candle.

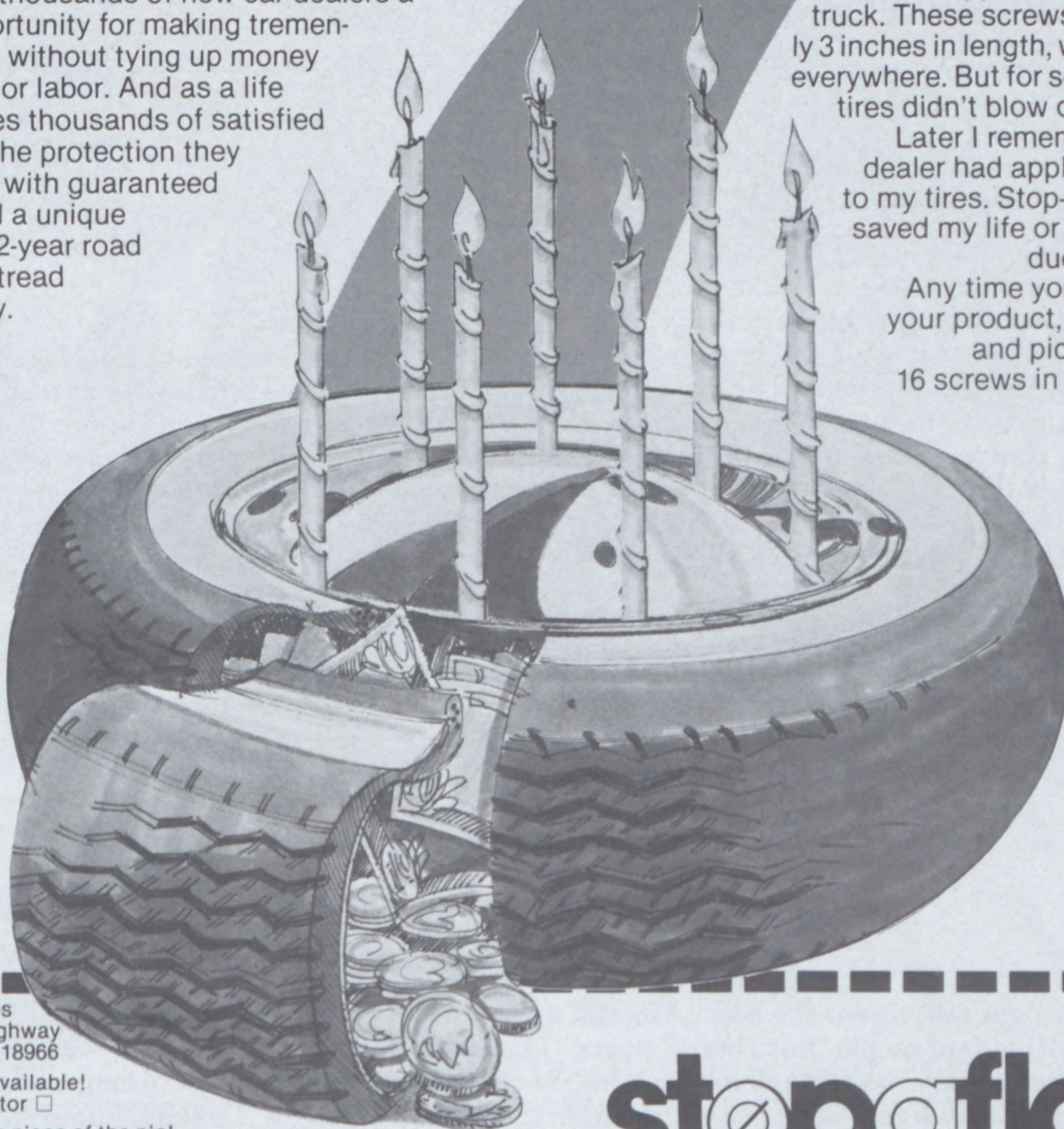
As a money maker, Stop-A-Flat offer thousands of new car dealers a proven opportunity for making tremendous profits without tying up money in inventory or labor. And as a life saver, it gives thousands of satisfied customers the protection they need, along with guaranteed balance and a unique 30,000 mile/2-year road hazard and tread life warranty.

"...I purchased a 1979 Volkswagen Sirocco from Gulf Coast Volkswagen in Houston. While driving to Beaumont, Texas, I ran over some wooden screws which had apparently fallen from a truck. These screws, approximately 3 inches in length, were jammed in everywhere. But for some reason my tires didn't blow or even leak air.

Later I remembered that the dealer had applied Stop-A-Flat to my tires. Stop-A-Flat possibly saved my life or a bad accident due to a blow-out.

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With guaranteed balance



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# 20

## Loan Proposals

The best way to approach a banker for a loan is with a loan proposal in hand. The more information a banker has at his fingertips about your business and its future, the better able he'll be to make a balanced decision.

The loan proposal is part business history and part business plan. It includes such information as the amount of capital needed, and the type of loan, terms, interest rate, and proposed pay-back schedule desired. Here is some other information you should provide:

- \* Explain the purpose of the loan. Is it going to be used for start-up, expansion, or diversification? Describe your business strategy.
- \* Relate projected profitability and cash flow to ex-

pected repayments. What turnover needs to be achieved to keep up? Forecast cash flow for the next 12 months. Breakdown costs and project sales.

- \* Assess the industry as a whole. Estimate demand over the short and long term. Include forecasts from trade associations and market researchers if available. Describe your company's position in the industry and your competitive advantages.

- \* Include your audited accounts for the past three years—cash flow, operating projections, balance sheets, and income statements. Describe your borrowing history and your current commitments. Include up-to-date liquidity figures. What assets will be available for security?

# 21

## Tax Audits

There is no foolproof formula that ensures your tax return will never be audited. Some returns are pulled out at random, while others are flagged by IRS computers for further scrutiny. Returns *invite* scrutiny if medical expenses, contributions, property taxes, etc. represent an unusually high proportion of the taxpayer's income.

The odds of being audited can be greatly reduced by following these suggestions:

- \* Fill out the tax form completely.
- \* Attach all required schedules. Answer *all* questions, using the words "none" or "not applicable"

where appropriate.

- \* Include full documentation of questionable items, such as large moving expenses or medical payments.

- \* Return tax forms and other documents to the proper office on time so correspondence and personal contact aren't necessary.

- \* Don't deduct an item that has been disallowed on a previous tax return.

- \* Make sure the return has the right signatures and social security numbers. A corporate return must be signed by one of the officers authorized by law.

# 22

## Yellow Pages

The Yellow Pages are still one of the best advertising buys in town. Millions of people "Let Their Fingers Do The Walking" when they shop. Many advertisers, however, *don't* take full advantage of the opportunities the Yellow Pages offer. As a result, they lose potential customers.

Here are some ways to make the Yellow Pages work better for you:

- \* Buy a boxed display ad to list the major services and products you offer. Make your listing stand out by using illustrations, different type styles and sizes, and bold headings. Include a map or description of your location.
- \* Highlight the availability of special features such

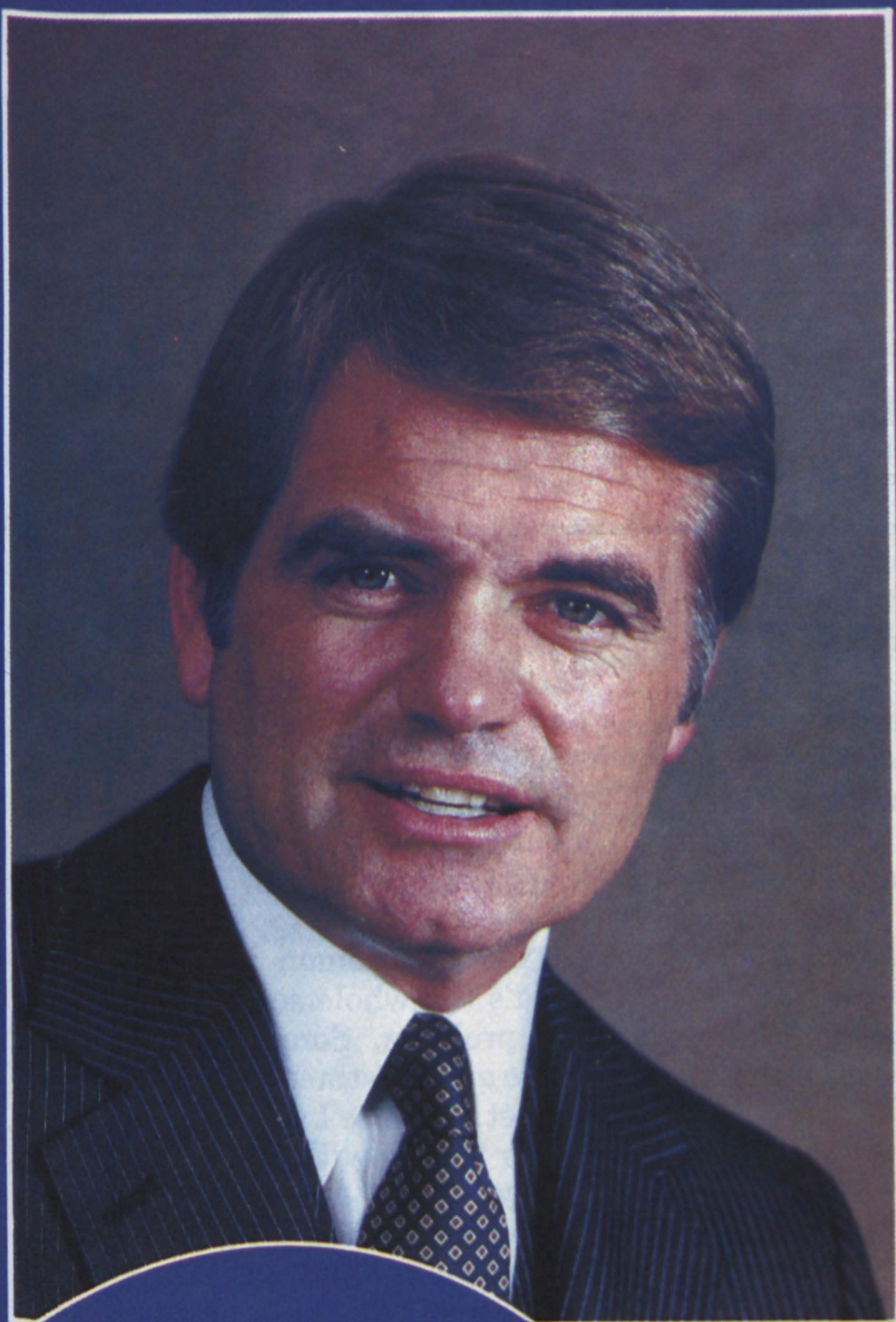
as 24-hour service, factory-trained mechanics, free parking, and financing.

- \* Use multiple listings. Along with a prominent ad under "Automobile Dealers," place ads under headings that list products or services you offer (such as "Automobile Customizing," "Automobile Parts and Supplies," and "Automobile Renting and Leasing"). Include a line referring customers to your large display ad.

- \* Get included in the ads of national manufacturers identifying authorized dealers of specific brands.

- \* Take out listings in directories for nearby communities.





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In addition to General's full line of new and used vehicle coverages, an exclusive new High-Technology Package is now featured for today's more mechanically sophisticated vehicles.



# Selling Yourself



Joe Girard

**L**et's hope this never happens to you:

You've just concluded a good deal, put another notch on your quota board and inserted the customer's name and data in your new owner's file. In an off hour, you plan how you'll spend the commission from the sale.

Then, suddenly, the customer returns. He's irate and cussing. He tells you what you can do with the car. He gives you his opinion of your dealership and maybe even questions your ancestry. Whatever his temper or his language, the problem boils down to five simple words: "*You sold me a lemon.*"

This statement is usually followed by a request for you to take the lemon back and return his money.

What do you do? What *can* you do about the guy who brings back his "lemon," demanding his money or threatening legal action? I say *you*, because chances are you are the one he comes back to. After all, you sold him the car and it's *you* he remembers.

And, it's been *me*, too. I've had my share of people who *think* they've been sold a lemon, and I've had to deal with the problem. Believe me, it can be handled—and usually to everyone's satisfaction.

Rule number one: find out what the customer *thinks* is wrong with his car. Question him carefully. What he may really be complaining about is one particular feature of the car—such as the heater, the

air-conditioning or the "funny noise" he can't quite describe but *thinks* is the transmission. Whatever.

It's human nature to transfer a complaint about *part* of something to the *entire* something. You do that yourself. So do I. When you go to the beach, for example, and the sun goes behind a cloud for one hour, suddenly the entire day becomes a bust.

So it may be with the guy's car.

Rule number two: talk with the service manager. That's what service departments are for—to fix things that aren't right. Make an ally of the service manager and the technicians.

A lot of salespeople want to turn their back on a customer as soon as they've made delivery. When something is wrong with the car and the customer brings it in, these salespeople hide. They consider customer complaints and problems as annoyances that will finally go away. But that is the worst attitude possible.

When a new car comes in with a service problem, and the customer tells the service department, "I got a lemon," the service manager should notify you if you were the one that made the sale. It's *your* job to work with the customer. That's what I always did. I told dissatisfied customers that the service manager and I would make sure that whatever work is necessary would be done.

Rule number three: never use

the word "lemon." Reassure the customer that he has bought a quality vehicle. Tell him that the *entire* vehicle may not be perfect, and if there *is* something wrong it will be corrected *promptly*. Keep the customer happy, and you keep a customer.

If anybody bought a lemon from me—and it has happened—then I turned that lemon into a peach. That's the whole secret of solving the problem. Sometimes I even made an investment out of my own pocket, because I wanted that customer to stay with me.

Say a guy hits a pothole or drives over a curb on the first day he has the car and ruins the wheel alignment. At the worst, he assumes he got a lemon, even if it's his own fault; at best, he comes in and asks for a free alignment.

But many dealerships don't guarantee wheel alignment. I used to make sure he got it, even if it meant I had to pay for it out of my own pocket. It only cost me a few bucks, tax-deductible, and it made the customer feel I really wanted him to be happy.

Peaches will make him happy; lemons won't. Your job is to take the customer's side and make sure his car runs the way it should. Make this your motto: I will fight to satisfy the customer.

Take it from me, Joe Girard, it's a *peach* of a rule. And more important, it takes care of lemons.

Æ



# IT'S YOUR MOVE NEXT. These dealers have already profited by a move to

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**ROBERT ROHRMAN**  
Bob Rohrman Toyota  
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"Our market penetration  
increased to 92% after we  
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phenomenal."



**WALTER WILKENS**  
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Norfolk, Va.  
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with it primarily because  
of their excellent, fast and  
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problem for our customers".



**FRANK A. WALKER**  
Walker Ford  
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"We have increased our  
profits 55 to 60% with  
Thermo-Guard Paint  
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## How Much Can An Energy-Management Program Cost . . . And Save?

### Savings Summary from Westlie Motor Co., Minot, ND

	Implementation Cost	First-Year Savings	Projected 10-Year Savings
Exterior Lighting	\$ 500	\$ 501	\$ 7,011
Interior Relamping	1,327	1,280	18,120
Automatic Temperature- Setback Thermostats	1,200	2,147	52,068
Reduce Steam Distribution Loss	738	953	17,072
Relocate Air Compressor Ducts	50	56	801
<b>Totals</b>	<b>\$3,815</b>	<b>\$4,937</b>	<b>\$95,072</b>

**ENERGY MGT.** from page 28  
aware of it.

"Stopping lost energy through ventilation is generally very inexpensive," Henry continues, "because it usually means just shutting off something you don't need and probably didn't know was running in the first place. But the only way to find these things is to go around and check ventilator ducts mounted on the side of buildings or on the roof and then find out where the air is coming from."

The energy management specialist suggests dealers make such checks on a Sunday when the dealership is closed and no one is working. At that time, squandered energy is easier to detect and track down.

Something else dealers should investigate during their Sunday survey is compressed air systems, Henry says. He suggests dealers turn on compressors before starting their ventilator check so as to have the systems pumped up to normal pressure levels by the time all outside ducts have been examined. Then the dealers can walk around in the various shops that use compressed air and listen for leaks.

"Compressed air leaks may not seem like a big deal," he says, "but if you check closely, you can probably find about 10 of them or so, and that can add up to \$200 or \$300 in a year's time. If that doesn't sound

significant to a dealer, maybe he should ask himself how many extra cars he will have to sell to make up for the loss."

Henry points out there are other ways a dealership can ensure energy savings by paying attention to compressed air systems. One easy way is to simply require all these systems to be shut off at the end of the work day.

"If your service department people don't shut off compressors when they go home, those compressors are going to run during the night from time to time when the pressure runs down," he stresses. "If your service department shift ends at 4 p.m. and your parking lot lights turn on at 5 p.m., you'd better make sure all the air compressors are shut down. All a compressor has to do is come on once after the lots have turned on, and you set a new demand peak. And that means you're going to be paying more on your electric bill. It's probably going to run an extra \$25 a month for nothing. That's another \$300 a year wasted. So shutting off that compressor is about the same thing as selling two more new cars during the year as far as the bottom line is concerned."

Automobile and truck dealers who are apprehensive about entering into a comprehensive energy management program because they fear the cost of work involved

will be excessive, might look to the previously mentioned Westlie Motor Co.'s case history to allay some of that concern.

"The things we did were rather easy, and they didn't cost an awful lot of money," says John Westlie. "And you have to realize that money spent on energy conservation isn't like floor-plan charges that are forever gone after you sell the car. It's cash you recoup over and over again as the years go by."

Why and how did Westlie Motor Co. get its successful energy program off the ground? As you might expect, with a location in Minot where the wind-chill factor can drop to 80 degrees below zero on a bad winter day, heating costs tend to be the primary concern. So, the North Dakota dealership made a decision and agreed to let Xenergy Corp. perform an energy audit on its facility.

"They came in and checked doors, windows, weather stripping, our heating system and things such as that," recalls Westlie. "Then they put together recommendations for areas where they felt we needed to make improvements. Basically, they suggested we make changes in our exterior lighting, improve our interior lighting and install automatic temperature-setback thermostats. Also, since our heating is done by steam, they recommended we put insulation on the piping to reduce steam distribution losses."

"In addition, they recommended we use a back-up air compressor unit in a series system where one would back up the other rather than having two compressors working at the same time. They also said we should relocate the intake air ducts for our compressors so they would draw cool air from the outside. Cool air is more efficient."

The dealership made virtually all changes recommended by Xenergy with the exception of a few that dealt with natural gas savings.

"At that time, we didn't make those changes, because natural gas up here in North Dakota only cost about 25 percent of what it did on the East Coast and West Coast," explains Westlie. "Since that time, however, natural gas deregulation has changed the price drastically and we made the



suggested changes when they became beneficial to us."

And how much did it cost to make the initial changes suggested by the audit? According to Westlie, his company spent a total of \$3,815 to implement its original changes in 1977. Yet this outlay was absorbed by \$4,937 in cost savings during just the first year, and the measures are projected to save \$95,072 by 1987. (See chart on page 84.)

To be sure, the cost of implementing these changes has risen in the five years since Westlie Motor Co. launched its program, but the figures still show that energy conservation can be extremely beneficial when it's properly established and maintained.

With results such as those cited above, you might think Westlie Motors would have been satisfied with its energy program and let things go at that. But that hasn't been the case. The dealership later installed ceiling fans in high-ceiling areas that help cool during the summer and recirculate rising warm air during the winter.

Although the North Dakota

winters have been comparatively mild since installation of the fans, Westlie estimates their payback period would have been reached within the first heating year under Minot's normally severe winter conditions.

---

*"Lighting is the single biggest cost for virtually all auto dealerships."*

---

Still another energy-related change at Westlie Motor Co. was brought about by necessity, more so than by plan, when the dealership's heating boiler "almost went into orbit" and had to be replaced. As things turned out, though, the problem proved to be a blessing in disguise.

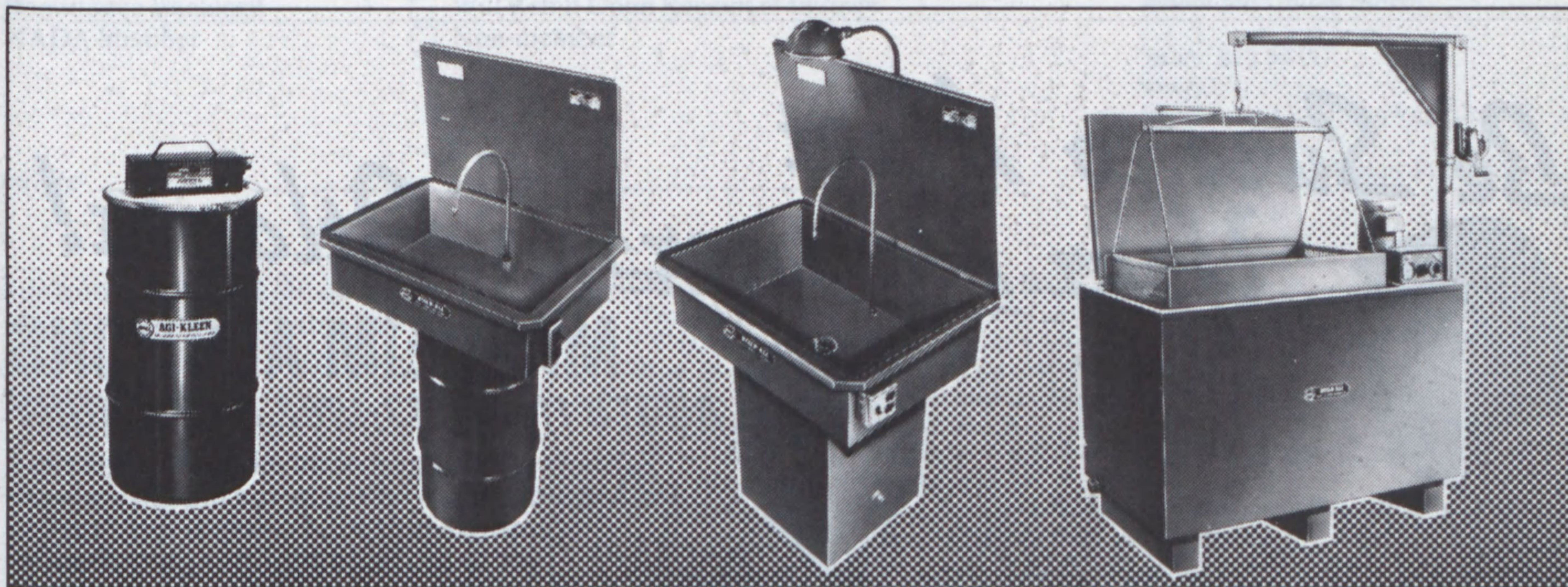
"This was one of those silver-lined clouds," smiles Westlie, "where you first just see the trouble caused by the old boiler, and then you see it as a chance to

start all over and do it right. We thought very hard about what we were going to do in terms of future use, and we decided to put in an efficient modular system. We now have seven units, with each one installed to back up the preceding one and, as we make capital improvements and change our heating system throughout the building, we just hook into our new system and use more and more of it."

The latest Westlian energy project is a just-completed revamping of a large ceiling area to quell a condensation problem and bolster existing insulation. The price? About \$13,000. But Westlie figures it will pay for itself in three years and then start adding to the considerable sum of energy savings already benefiting the dealership.

What advice does John Westlie have for his colleagues in the automotive retail business who haven't put forth much effort in the way of energy conservation?

"In my mind," he says, "dealers only stand to gain by paying attention to the way they manage their energy. Energy is something most



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of us have taken for granted for a long time, but now it seems this is the most rapidly rising cost item in the dealership. If you want to make money in your dealership, you've got to cover all the bases."

Westlie, however, doesn't think dealers should jump blindly into a program to cut energy costs. He stresses the need for caution when selecting equipment or professional assistance.

"I think you should talk with several people who have already established an energy management program in a dealership or some other facility," he warns. "Don't just check with one source; check around. There is a number of energy management companies that are very reputable, but along with the reputable ones also come the crooks. So don't necessarily be sold on the first company you talk with."

The Association of Energy Engineers recommends a dealer seek out three references on any energy consultant he may be considering for a project. AEE publishes a coast-to-coast list of certified energy managers, and dealers may obtain it by calling the Asso-

ciation at (404) 447-5083 or by writing: Marilyn Jackson, Association of Energy Engineers, 4035 Pleasantdale Rd., Suite 340, Atlanta, GA 30340.

Walt Henry at Xenergy says there is a number of things dealers should do before they go to the expense of hiring a professional energy company for an audit.

"An energy audit isn't cheap," he cautions, "and you don't want to pay someone for work you could either do yourself or have another party do free."

The first thing Henry recommends is that dealers pull the NADA management guide titled *Saving Energy Costs In Your Dealership* out of their file and read it carefully if that hasn't already been done. Copies of the January, 1981 revised edition of the guide are available from NADA by writing: Management Guides, National Automobile Dealers Association, 8400 Westpark Dr., McLean, VA 22102. Single copies are available to NADA members for \$10 and to non-members for \$20.

"Dealers should read that management guide or assign it to a responsible person on the staff and

just take a good look at the numbers in there," urges Henry. "Then they should take a close look at the dealership's utility bills and ask themselves if saving 5 or 10 percent on them would mean anything. The answer will almost always be, 'Yes!'"

One source of good energy-conservation advice that shouldn't be overlooked, according to Henry, is the local utility companies.

"Most utilities these days have hired people specifically to help their customers and give advice on energy matters," he says. "Usually this advice is free. If they do charge, it's going to be around \$25 or \$100 at the very most. It's competent advice and it's low-cost advice."

State energy offices—where they exist—also can be helpful, says Henry. Most states have closed their energy offices down, but a few, he says, still remain.

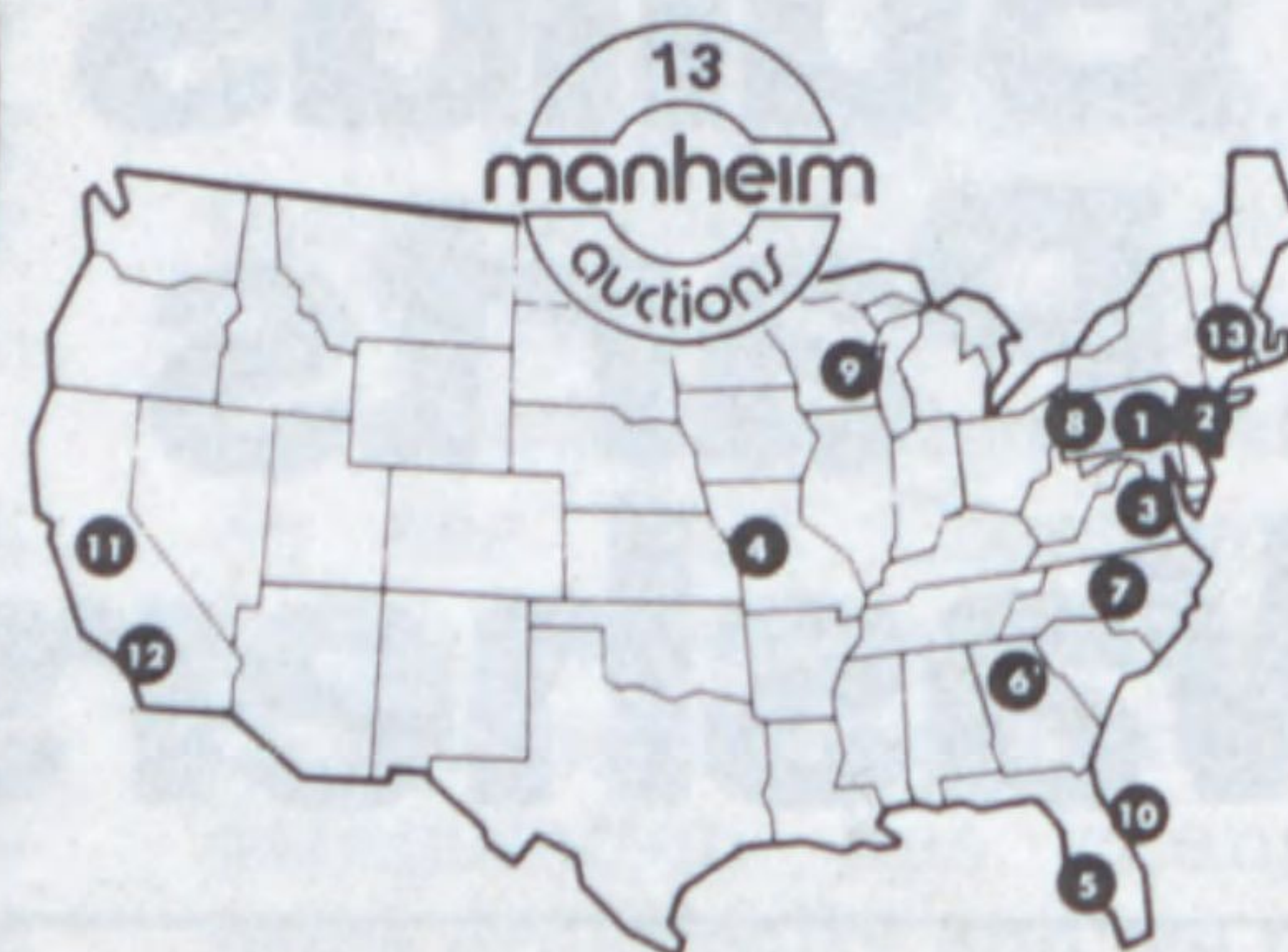
The demise of such offices, though another sign that energy conservation's song has slipped off the "Top 40" list, shouldn't deter dealers from embracing the tune as a very "sound" idea.

AE

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• Fredericksburg, VA • (C.A.D.E.) Anaheim, CA • (American) Walpole, MA



# Business In Print

**"How to Promote Your Territory and Yourself;"** by Carl K. Issel; Industry Book Publishing; Wallingford, CT; 1981; 160 pages; \$22.95

A strange thing happened to this book on the way to publication. What started out as a primer for salespeople became an excellent reference manual for new sales managers and neophyte marketing directors.

Virtually every aspect of sales promotion is illustrated in Carl Issel's tightly written work—from display advertising to specialties, with stops along the way for newsletters and group sales presentations. The author does a fine job of highlighting what makes a variety of sales support techniques work for salespeople.

Despite this, I find two things about the book that bother me. First, salespeople deserve a better explanation of how the techniques outlined by the author relate to situations within their own territories. A series of examples would have gone a long way toward accomplishing this.

Second, from time to time Issel sounds a little like an ad agency person squeezing slightly sour grapes. Here's one example: "Of every 100 inquiries . . . only 13 of these are contacted by a salesperson. And of those contacted, chances are they were offended by the manner in which the salesperson approached them. This is not a blanket indictment proving all salespeople to be bumbling idiots . . . Follow up a little more diligently. Be a little smarter on how you go about making that initial

contact . . . Hold inquiries in higher esteem."

This isn't a blanket indictment? Of course it is! The author cites as his source a 1976 survey of 1,075 business publication readers who use inquiry cards. Quite a bit has happened in sales and marketing management since that survey was taken five years ago. Of course, the point that all inquiries should be followed up is valid;

however, that 87 percent figure is a bit hard to swallow in today's marketplace.

More important, Issel's discussion of the failure of salespeople to follow up inquiries also begs the question . . . why? In far too many instances, sales managers fail to work closely enough with their sales team during an advertising campaign. Salespeople often ar-

*(Continued on page 105)*

Here are the current Top Ten best-selling books for business. The list is based on sales figures obtained from retail bookstores throughout the United States.

- 1) "Theory Z;" by William G. Ouchi; Addison-Wesley; \$12.95 (1)  
*A new theory on how to boost business productivity.*
- 2) "The Soul of a New Machine;" by Tracy Kidder; Atlantic/Little, Brown; \$13.95 (5)  
*The creation and awakening of a microcomputerized age.*
- 3) "Money Dynamics for the 1980s;" by Venita Van Caspel; Reston Publishing; \$15.00 (2)  
*A guide for money management.*
- 4) "The Art of Japanese Management;" by Richard T. Pascale and Anthony G. Athos; Simon & Schuster; \$11.95 (8)  
*Transferring Japanese experience to American managers.*
- 5) "Wealth and Poverty;" by George Gilder; Basic Books; \$16.95 (3)  
*How government can help the growth of free enterprise.*
- 6) "What Color Is Your Parachute?" by Richard N. Bolles; Ten Speed Press; \$6.95 (4)  
*How to change careers and jobs.*
- 7) "You Can Negotiate Anything;" by Herb Cohen; Lyle Stuart; \$12.95 (6)  
*How to gain the competitive edge.*
- 8) "William E. Donoghue's Complete Money Market Guide;" by William E. Donoghue with Thomas Tilling; Harper & Row; \$12.95 (10)  
*Making inflation work for your business and you.*
- 9) "The Money Lenders;" by Anthony Sampson; Viking; \$16.95 \*  
*How international banking affects each of us.*
- 10) "The Third Wave;" by Alvin Toffler; Bantam; \$3.95 † (7)  
*As society goes, so goes the marketplace.*

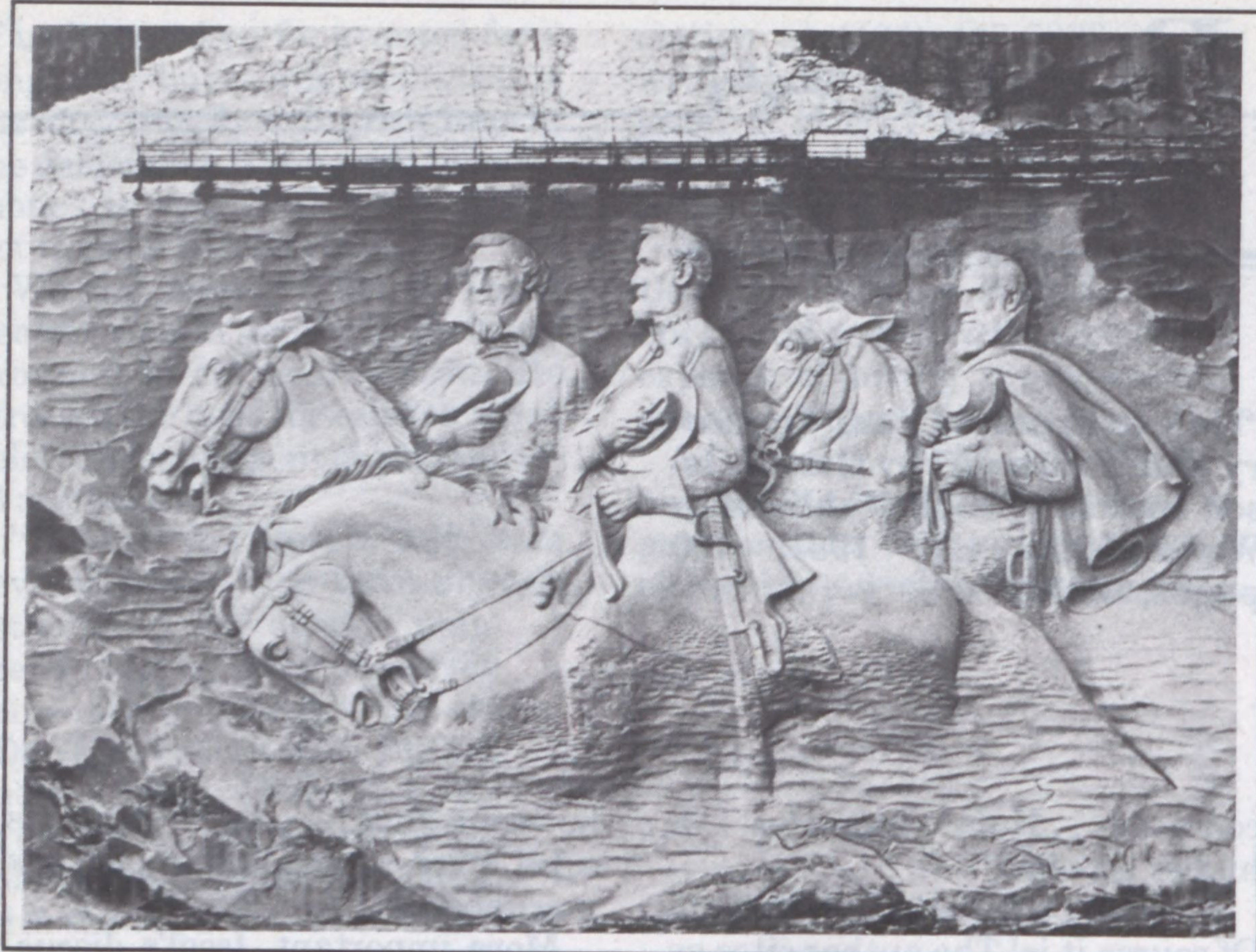
( ) = indicates last month's position on the list.

\* = indicates a book's first appearance on the list.

† = indicates a paperback previously on the list as a hardcover edition.

This column is prepared as an automotive exclusive for AE by Henry Holtzman, a nationally known business writer. All comments or questions pertaining to this column should be mailed to: Business in Print, automotive executive magazine, 8400 Westpark Dr., McLean, VA 22102.





Stone Mountain features a relief sculpture of Confederacy leaders.

ATLANTA from page 18

hibits, Civil War records and state documents. Stained-glass windows in the auditorium depict the rise and fall of the Confederacy.

**Georgia State Capitol**, Capitol Square, S.W., 656-2844. In addition to state offices, the capitol houses the Georgia State Museum of Science and Industry, the Hall of Flags and the Hall of Fame, with busts of famous Georgians. The capitol dome is sheathed with gold leaf.

**Gone With The Wind Museum**, 152 Nassau St., N.W., 522-1526. This museum holds the world's largest collection of "Gone With The Wind" memorabilia, including production props, movie stills, original costumes and set sketches and Rhett's top hat.

**Governor's Mansion**, 391 W. Paces Ferry Rd., N.W., 261-1776. Located in the heart of Atlanta's northwest residential area, the Mansion was built for the state's chief executive in 1968. The architecture is Greek Revival, a style popular in the South during the early 19th century. The Mansion's furnishings include a fine collection of antiques.

**Grant Park**, Georgia and Cherokee Avenues, S.E., 658-7059. Atlanta's oldest park is the home of the **Atlanta Zoo**, which has one of the largest reptile collections in the country.

**Martin Luther King Jr. Historic District**, Auburn Ave., N.E., 524-4402. The memorial complex

honoring the Atlanta-born civil rights' leader includes his birthplace (503 Auburn), Ebenezer Baptist Church (413 Auburn), where he was copastor with his father and his gravesite.

**Oakland Cemetery**, 248 Oakland Ave., S.E., 577-8163. Atlanta's first cemetery contains within its 88 acres the graves of slaves and millionaires, Confederate and Union soldiers, "Gone With The Wind" author Margaret Mitchell Marsh and golfer Bobby Jones, plus many examples of Victorian statuary.

**Toy Museum of Atlanta**, 2800 Peachtree St., N.E., 266-8697. More than 100,000 toys, dating from the early 1800s to the present, are on display.

**The Wren's Nest**, 1050 Gordon Rd., S.W., 753-8535. This Victorian cottage was the home of Joel Chandler Harris, who created the world of Uncle Remus. The house contains original furnishings, personal papers and first editions of the author's works.

## Day Trips

At 1,000 feet above sea level, Atlanta spreads across gently rolling hills and green meadows filled with memories of the Confederacy. Outside the city are battlefields such as Kennesaw, where old oak trees still bear marks made by musket balls. Further afield, in outlying towns like Madison, are clusters of antebellum homes that

somehow managed to escape Sherman's wrath. For the nature-oriented, there is Callaway Gardens 75 miles away, and a few hours' drive past that are the white, sandy beaches of the coastline.

**Callaway Gardens**, Pine Mountain (75 miles southwest), 688-8542. Callaway is a showcase of horticultural splendor featuring 2,500 acres of woodlands and nature trails, a greenhouse complex, horseback riding, four golf courses and 21 lighted tennis courts. On a separate 1,000-acre hunting preserve, there is year-round skeet and trap shooting and October-through-March quail hunting.

**Historic Roswell**, Roswell (25 miles north), 992-1665. A small community located in the northern metro area, Roswell contains a number of pre-Civil War houses. Among them is columned **Bulloch Hall**, the childhood home of U.S. President Theodore Roosevelt's mother, Mittie Bulloch. Clustered around Roswell Square are boutiques, craft and clothing shops.

**Kennesaw Mountain National Battlefield Park**, Old U.S. Highway 41 and Stilesboro Rd., in Marietta (25 miles north), 427-4686. This 2,800-acre national park, site of an important Civil War battle, includes 11 miles of defensive earthworks, a museum of Civil War artifacts and a tower with a magnificent view of Atlanta.

**Lake Lanier Islands**, Buford (35 miles northeast), 945-6701. May be a bit cold this time of year, but these four islands offer 1,200 acres of recreation, including facilities for camping, swimming, tennis and horseback riding. Accommodations are available for overnight stays.

**Little White House**, Warm Springs (70 miles southwest), (404) 655-3511. Here in Warm Springs is where President Franklin Roosevelt came to find relief from the pressures and worries of his office. The house and its furnishings remain much as they were during his day. Also on view is the President's 1938 Ford convertible with specially fitted hand controls.

**Madison**, (60 miles southeast), (404) 342-0520. Vestiges of the gracious, antebellum South live on in Madison. Great oak and magnolia trees frame outstanding



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# Life Style

During any convention, there comes a time when you need to take a break from the business at hand. The workshops and make meetings have been valuable, but now you'd just like to unwind for an hour or two and let some of that information sink in.

That's the best time to visit NADA's Life Style Center, a whimsical world of amusements in a park-like setting. Here you can relax over a quiet cup of coffee, learn a new craft or sharpen your sports skills. Each day during the convention, in Hall C of the Georgia World Congress Center, the Life Style Center will be offering a variety of activities for your enjoyment.

In the Psychic Promenade, tarot card readers, palmists, numerologists and other diviners of the world beyond will be waiting to

take a look at your future. A tea-leaf reader and a handwriting analyst will also be available to tell you some deep, dark secrets about yourself.

The Craft Corner will feature a variety of artisans demonstrating their crafts. Try your hand at weaving, cross-stitching, macrame or origami, the ancient art of paper folding. For those with a flair for the graphic arts, there will be classes in calligraphy, letter decoration and, yes, even thumbprint painting. Each of these sessions will last one hour.

Amateur athletes and weekend duffers will benefit from the running, golf and tennis clinics that will take place in the Center. Each day, professionals in each field will be on hand to help you im-

prove your skills. Have a problem with a hitch in your stance or a slice in your swing? Check it out with one of the video players at the golf and tennis booths.

On Monday, February 22, at 10 a.m., the Life Style Center will feature a contemporary fashion show. The "Springtime in Atlanta" show will showcase fashions for all ages and sizes in styles ranging from the classic to the exotic. As an added bonus, there will be a drawing for prizes at the end of the show.

From 3:30 to 4:30 that same afternoon, NADA will present nationally known entertainer and businesswoman Polly Bergen, who will speak on "The Psychology of Being a Woman."

So plan to stop by the Life Style Center at least once during your stay in Atlanta. You're sure to have some fun and, who knows?, you just might discover a skill you didn't know you had.

examples of pre-Civil War houses and gardens. Madison boasts more than 30 residences and a dozen churches, inns and taverns more than 100 years old.

**Stone Mountain Park**, Highway 78, Stone Mountain (16 miles east), 469-9831. In Stone Mountain Park stands the world's largest exposed mass of granite, on which is carved a gigantic relief sculpture of three Confederate leaders. Among the other attractions are a skylift to the mountaintop, an antebellum plantation, an antique auto museum and exhibits depicting the Civil War.

**Stone Mountain Village**, 5347 E. Mountain St., in Stone Mountain (16 miles east), 469-9558. Two blocks outside Stone Mountain's west gate is a rare example of a classic small town that still functions as a working community. Some 40 shops include art and craft galleries, stained glass studios, specialty and antique shops.

**Vinings Village**, 8 Mountain St., in Vinings (nine miles north-

west), 436-1694. The Village is a cluster of historical homes and shops filled with American and English antiques, handmade and imported gifts, foods and collectibles. Nearby is **Vinings Ridge Ski Area** (432-1518), where there is skiing throughout the winter on artificial snow.

## Restaurants

There's no way to pin a label on Atlanta's culinary offerings. Cuisines include British, Continental, Chinese, French, German, Greek, Indian, Italian, Japanese, Mexican, Scandinavian and Vietnamese, to name just a few. The atmospheric settings that are available include an authentic antebellum home, a former slave cabin, a Victorian mansion and a converted church. One thing to keep in mind when picking a spot: Atlanta has some of the best down-home cooking—southern fried chicken, country ham, turnip greens, corn-

bread, black-eyed peas and grits—you'll find anywhere.

**The Abbey**, 163 Ponce de Leon Ave., N.E., 876-8532. A landmark church provides the setting for one of Atlanta's most elegant dining experiences. The Abbey features "Country French" cuisine, as well as an extensive wine list.

**Accent in Tango**, 2575 Peachtree Rd., N.E., 261-2266. This contemporary restaurant features a 25-foot-high window overlooking a spectacular garden. Known for its seafood, including such specialties as salmon steak and Atlantic swordfish. Located minutes from downtown in the Plaza Towers.

**Anthony's**, 3109 Piedmont Rd., N.E., in Buckhead, 262-7379. Situated on four acres of landscaped grounds in the heart of historic Buckhead, this restored antebellum plantation home offers such American favorites as filet wellington, roast pheasant and fresh Maine lobster.

**Aunt Fanny's Cabin**, 2155 Campbell Rd., in Smyrna, 436-



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*Looming high above downtown Atlanta is Peachtree Plaza, the world's tallest hotel.*

5218. Aunt Fanny Williams lived in this 130-year-old former slave cabin, and it is her recipes for "real Southern cooking" that have made this an Atlanta institution since 1941. Family-style dinners are accompanied by home-style vegetables, including turnip greens and baked squash.

**Benihana of Tokyo**, 2143 Peachtree Rd., N.E., 355-8568. In this recreated 17th-century Japanese palace, patrons enjoy the drama of tabletop teppanyaki cooking. Shrimp, steak and chicken head the list of entries, which come with vegetables, rice and green tea.

**The Boston Sea Party**, 3820 Roswell Rd., N.E., 233-1776. The Boston Sea Party features a bountiful New England seafood buffet. Caviar, shrimp, king crab, seafood chowder, steamed clams, oysters, lobsters and steaks are but a few of the offerings.

**Brennan's**, 103 W. Paces Ferry Rd., N.W., 261-7913. Though it shares the name of its famous New Orleans cousin, Brennan's of Atlanta has earned its own laurels, including the 1980 *Holiday* award. It's known for such dishes as veal normandy and salmon with pink peppercorns.

**Bugatti Restaurant**, Omni International Hotel, One Omni International, 659-0000. Bugatti's setting is contemporary with wood tones and green accents, opening into the huge Omni atrium. The food is northern Italian, along

with American and Continental fare.

**Cafe de la Paix**, Atlanta Hilton Hotel, Courtland and Harris Streets, N.E., 659-2000. Unusual dishes such as shrimp wellington highlight the French menu. Atmosphere is relaxed and airy, and includes strolling performers in the evening.

**The Coach & Six Restaurant**, 1776 Peachtree St., N.W., 872-6666. Prime rib, thick steaks, fresh Florida stone crab and Maine lobsters are the specialties of this well-known American restaurant. The decorative theme is early coach house.

**The Country Place at Colony Square**, 14th and Peachtree Streets, N.E., 881-0144. Enter through a quiet courtyard bar into a dining area accented by Portuguese wall tiles and European antiques. Menu selections include grilled meats, fish and fresh vegetable platters. Memorable home-made desserts.

**Dante's Down the Hatch**, 3380 Peachtree Rd., N.E., in Buckhead, 577-1800. Specializes in beef and cheese fondues, cheeses and wines. A replica of a sailing ship dominates the restaurant, which also features live entertainment. The menu is offbeat; the wine list long and reasonable.

**The Diplomat**, 230 Spring St., N.W., 525-6375. This downtown restaurant is within walking distance of the Georgia World Congress Center. The menu is a mix-

ture of European and American dishes, and includes a giant salad bowl. Orchestra and dancing each evening.

**E.J.'s**, 128 E. Andrews Dr., N.W., in Buckhead, 262-1377. A garden setting and continental cuisine combine to make this restaurant a local favorite. Live entertainment includes some of the best jazz in Atlanta.

**Five Ninety West**, Sheraton-Atlanta Hotel, 590 W. Peachtree St., N.W., 881-6000. Rooftop dining provides a striking view of downtown Atlanta. The restaurant's quiet approach makes it a first-class place for conversation. French cuisine is featured.

**The French Restaurant**, Omni International Hotel, One Omni International, 659-0000. Located on a terrace between the Omni Hotel and the Omni complex, the French Restaurant boasts three separate dining areas—each with a Riviera garden decor. Diners may choose from a la carte or table d'hôte menus.

**Gardentree Restaurant**, 3405 Lenox Rd., N.E., 261-9250. A 22-foot-high live tree and scores of fresh plants create an outdoor atmosphere. Diners on the "Treetop Level" enjoy a view of the pool terrace, with its cascading waterfalls and bronze sculpture. Modest menu consists largely of European favorites.

**Gatsby's Restaurant**, Atlanta American Motor Hotel, Spring St. and Carnegie Way, N.W., 688-8600. This Roaring '20s restaurant is straight out of the flapper era. Wide variety of entrees.

**Harbour House Restaurant**, Atlanta Marriott Hotel, Courtland at International Blvd., N.E., 659-6500. This seafood restaurant offers clams, shrimp, oysters and fish. Daily fresh catches are featured, as well as a tank of live lobsters.

**Herren's**, 84 Luckie St., N.W., 524-4709. This restaurant has been a gastronomic landmark for more than a generation. The decor is Colonial Williamsburg, and the menu is distinguished for its seafood dishes, though there's plenty of selections for beef lovers, too.

**Hugo's**, Hyatt Regency Atlanta, 265 Peachtree St., N.E., 577-1234. Hugo's is known for its elegance: subdued decor, harp music and low lights. The menu is based



on the classic dishes of Europe, and includes some flaming specialties.

**Don Juan's Restaurant**, 1927 Piedmont Circle, N.E., 874-4285. Dine in a luxurious European atmosphere and enjoy gourmet dishes from Spain. Complete five-course dinners include fresh fish, scampi, filet mignon and paella.

**The Mansion**, 179 Ponce de Leon, N.E., 876-0727. The main attraction of The Mansion is the building itself: a beautifully preserved Victorian mansion, situated on a whole city block in downtown Atlanta. The fare is southern plantation and continental cuisine.

**The Midnight Sun**, 225 Peachtree St., N.E., 577-5050. The Midnight Sun offers dining elegance in the surroundings of Scandinavia. The Sun's cuisine and service consistently win it national awards. Gourmet delicacies include Steak Tartare and Rack of Lamb Rosenberg.

**The Moorings Restaurant**, 6700 Powers Ferry Rd., N.W., 955-1187. Overlooking the Chattahoochee River at the site of the Powers Ferry, The Moorings is known for its homemade soup, salad bar and wide variety of steaks and seafood dishes. The lounge features live entertainment.

**Nikolia's Roof**, Atlanta Hilton & Towers, Courtland & Harris Streets, N.E., 659-2000. This nationally recognized restaurant sits atop the Atlanta Hilton. An intimate dining room features rich appointments recalling the opulent Csarists' era. Five-course menu changes every 10 days. Extensive wine list features a selection of rare wines.

**The Patio Restaurant**, 3349 Piedmont Rd., N.E., 237-5878. The Patio features country European cuisine expertly prepared. Specialties include roast leg of lamb with spinach-mushroom stuffing, herbed oysters, fresh Georgia trout and frog legs in lemon butter sauce.

**The Peasant Uptown**, 3500 Peachtree Rd., N.E., 261-6341. A courtyard ambience, accented by a 100-foot greenhouse, provides a pleasant setting for cocktails, lunch or dinner. For dinner, there is a variety of pork, fish, lamb and beef dishes, as well as some creole cooking.

**Pittypat's Porch**, 25 International Blvd., N.W., 525-8228. Choose from a unique blend of Southern and European-influenced plantation recipes, including such specialties as quail and venison. Pittypat's "endless appetizer" salad buffet includes shrimp and oysters.

**The Pleasant Peasant**, 555 Peachtree St., N.E., 874-3223. This New York-style bistro serves up country French food to some of the most eclectic clientele in town. The relaxed atmosphere features bare brick walls, a lot of greenery and copper trimmings.

**The Public House on Roswell Square**, 605 Atlanta St., in Roswell, 992-4646. One of the few pre-Civil War buildings remaining in the Atlanta area has been restored into this charming dining spot. Located on the old town square, the restaurant is surrounded by Southern mansions, stores and row houses dating back to the 1830s.

**Rue de Paris**, 315 E. Paces Ferry Rd., N.E., in Buckhead, 261-9600. A French cottage theme is carried out in this luxurious gourmet restaurant. The dishes are authentic and attractively presented. Specialties: mushroom salad, dover sole, loin of lamb and mussels.

**Sirloin and Saddle**, Atlanta Marriott Hotel, Courtland at International Blvd., N.E., 659-6500. Casual elegance has made this a favorite spot of Atlantans for years. A companion to the Marriott's seafood restaurant, Sirloin and Saddle specializes in beef and other American favorites.

**The Sun Dial Restaurant**, Peachtree Plaza Hotel, Peachtree at International Blvd., N.W., 659-1400. Dine or enjoy a cocktail in this tri-level lounge which revolves on top of the world's tallest hotel. A trip to the 70th floor in an all-glass elevator adds to the excitement.

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**rant**, Peachtree Plaza Hotel, Peachtree at International Blvd., N.W., 659-1400. The Terrace, one of Atlanta's finest restaurants, features continental cuisine and dazzling gourmet specialties. A 100-foot-wide waterfall and bronze sculpture complement the contemporary decor.

**Toulouse**, Colony Square Hotel, Peachtree at 14th St., N.W., 892-6000. Toulouse is one of the two new restaurants created during a recent \$3 million renovation of the hotel. Features fine French cuisine, formal atmosphere, soft lighting and private setting. Named for Atlanta's sister city in France.

**Trader Vic's**, Atlanta Hilton & Towers, Courtland & Harris Streets, N.E., 659-2000. The Polynesian and international dishes created by Trader Vic and his staff are famous throughout the world. Genuine art objects from around the world decorate the establishment.

**Vittorio's Restaurant & Lounge**, 2263 Peachtree Rd., N.E., 355-0874. A slice of old Italy, this charming restaurant specializes in authentic Roman cuisine as well as American. Piano bar provides delightful sing-along music.

## Entertainment

There's more here than meets the eye. Along with the handful of attractions we've mentioned, Atlanta boasts more than a dozen local theater groups and 20 civic and university dance troupes. There are more bands, orchestras and other musical ensembles than can be counted. For more comprehensive listings (and to find out what performers or acts are being featured where) consult the "Weekend" section of the *Saturday Journal-Constitution*. Several other free publications ("Key," "Sightseeing" and "Where") also print schedules.

**Academy Children's Theater**, 581 Peachtree St., N.E., 892-0880. Classics for children are offered.

**Academy Theater**, 583 Peachtree St., N.E., 892-0880. Features performances of Shakespeare, other classics and some avant garde theater. The Academy will be featuring "Candida" from February 23 to 28.

# Daily Convention Schedule

## Friday, February 19

1:30 to 5:00 p.m. Early Registration

## Saturday, February 20

8:30 a.m. to 5:00 p.m. Registration  
 8:30 a.m. to 2:30 p.m. Life Style Center  
 8:30 a.m. to 2:45 p.m. Equipment Exposition  
 3:00 to 5:00 p.m. Formal Opening of the Convention  
 Guest Speaker:  
 F. James McDonald

## Sunday, February 21

9:00 a.m. to 5:00 p.m. Registration  
 10:30 to 11:30 a.m. Non-Denominational Worship Service  
 Guest Speaker:  
 Tom Haggai  
 11:30 a.m. to 5:00 p.m. Life Style Center  
 11:30 a.m. to 5:00 p.m. Equipment Exposition  
 12:30 to 3:30 p.m. Atlanta Tour  
 1:00 to 2:15 p.m. Workshops & Make Meetings  
 2:30 to 3:45 p.m. Workshops & Make Meetings  
 4:00 to 5:15 p.m. Workshops & Make Meetings

## Monday, February 22

9:00 a.m. to 5:00 p.m. Registration  
 9:00 a.m. to 5:00 p.m. Life Style Center  
 9:00 a.m. to 5:00 p.m. Equipment Exposition  
 9:00 a.m. to 10:15 a.m. Workshops & Make Meetings  
 9:30 a.m. to 4:30 p.m. Shopping Tours  
 10:00 to 11:30 a.m. Life Style Fashion Show  
 10:30 to 11:45 a.m. Workshops & Make Meetings  
 1:30 to 2:45 p.m. Workshops & Make Meetings  
 3:00 to 4:15 p.m. Workshops & Make Meetings  
 3:30 to 4:30 p.m. Life Style Program  
 Guest Speaker:  
 Polly Bergen

## Tuesday, February 23

9:00 a.m. to Noon Final Registration  
 9:00 a.m. to Noon Life Style Center  
 9:00 a.m. to Noon Equipment Exposition  
 9:00 a.m. to Noon Atlanta Tour  
 9:00 to 10:15 a.m. Workshops & Make Meetings  
 1:30 to 3:00 p.m. General Session  
 Guest Speakers:  
 Paul Harvey and  
 Sen. Paul Laxalt  
 7:00 p.m. NADA Annual Diamond Dinner and Reception  
 Featuring:  
 Tex Beneke and  
 His Orchestra



**Atlanta Civic Center**, 395 Piedmont Ave., N.E., 523-1879. The Center features the Metropolitan Opera, as well as Broadway musicals, ballets and popular concerts.

**Atlanta Memorial Arts Center**, 1280 Peachtree St., N.E., 872-3600 (see "Metro Attractions"). The focal point for Atlanta arts activities, the Memorial Arts Center is the home of the Atlanta Symphony Orchestra, the High Museum and the Alliance, Studio and Children's Theaters. The Symphony Orchestra will be performing February 18 to 20 at the Center.

**Fox Theatre**, 660 Peachtree St., N.E., 881-1977 (see "Metro Attractions"). Originally a movie theater, the lavish Fox is now used for concerts, symphonies, ballets and musicals. The "King and I," starring Yul Brynner, will be at the Fox from February 17 to 28.

**Off Peachtree**, 231 Peachtree St., N.E., 577-2300. This dinner theater features light comedies and political satire.

**Omni Coliseum**, 100 Techwood Dr., N.W., 681-2100. The city's indoor sports palace, located next to the World Congress Center, is the spot to see the NBA's Atlanta Hawks in action, as well as ice shows and other attractions. From February 10 to 21, the Omni Coliseum will be featuring the Ringling Brothers, Barnum & Bailey Circus.

**Peachtree Playhouse**, 1150 Peachtree St., N.E., 892-4110. The Playhouse books touring shows with name actors in starring roles.

**Theatrical Outfit**, 1052 St. Charles Ave., N.E., 872-0665. Features contemporary repertory theater. From February 1 to 20, the Theatrical Outfit will be performing "Equus."

## Shopping

Ah, shopping! It's really one of the great pleasures of any trip to a new city, and you're not likely to find shopping malls like these anywhere else. Malls such as the Omni International Center, the Peachtree Center and Colony Square simply have to be seen to be believed. They're worth a trip for gawking if nothing else.

**Atlanta Center**, Courtland and

Harris Streets, N.E., 659-3700. Only a short walk from downtown, the Center includes a retail mall, restaurants and the downtown Hilton Hotel.

**Atlanta Flea Market**, 2424 Piedmont Rd., N.E., 266-2495. This is the place for bargains on antiques, plants, crafts and collectibles. Worth a visit even if you aren't buying.

**Atlanta State Farmers' Market**, 16 Forest Parkway (10 miles south), 366-6910. The Market, among the largest in the world, serves as both a retail outlet for Georgia farmers and a distribution center for wholesalers. Fresh fruits and vegetables, hen-house eggs, smokehouse meats and houseplants are on sale 24 hours a day, seven days a week.

**Colony Square**, 1197 Peachtree St. at 14th, N.E., 892-7676. This midtown center encompasses an enclosed shopping mall, restaurants, lounges and the 500-room Colony Square Hotel.

**Lenox Square**, 3393 Peachtree Rd., N.E., 233-6767. Lenox Square, Atlanta's oldest shopping mall, is filled with elegant skylights, lush landscaping and sculpture and 130 stores. The mall will be featuring a camellia show from February 20 to 22.

**Omni International Center**, Marietta St. at International Blvd., 681-2161. A fully enclosed complex located in the middle of downtown, the Omni boasts a wide selection of retail shops, more than a dozen restaurants, six movie theaters, an Olympic-size skating rink and a row of luxury boutiques.

**Peachtree Center**, 231 Peachtree St., N.E., 659-0800. This complex, designed by architect John Portman, contains 40 stores, 30 places to dine, and the world's tallest hotel.

**Phipps Plaza**, 3500 Peachtree Rd., N.E., 261-7910. Phipps Plaza is a high-fashion enclosed mall in uptown Atlanta, just north of Buckhead. It's a wonderful place to browse, snack and, of course, shop.

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*Editor's Note: Special thanks to the Atlanta Convention and Visitors Bureau for help in preparing this article.*

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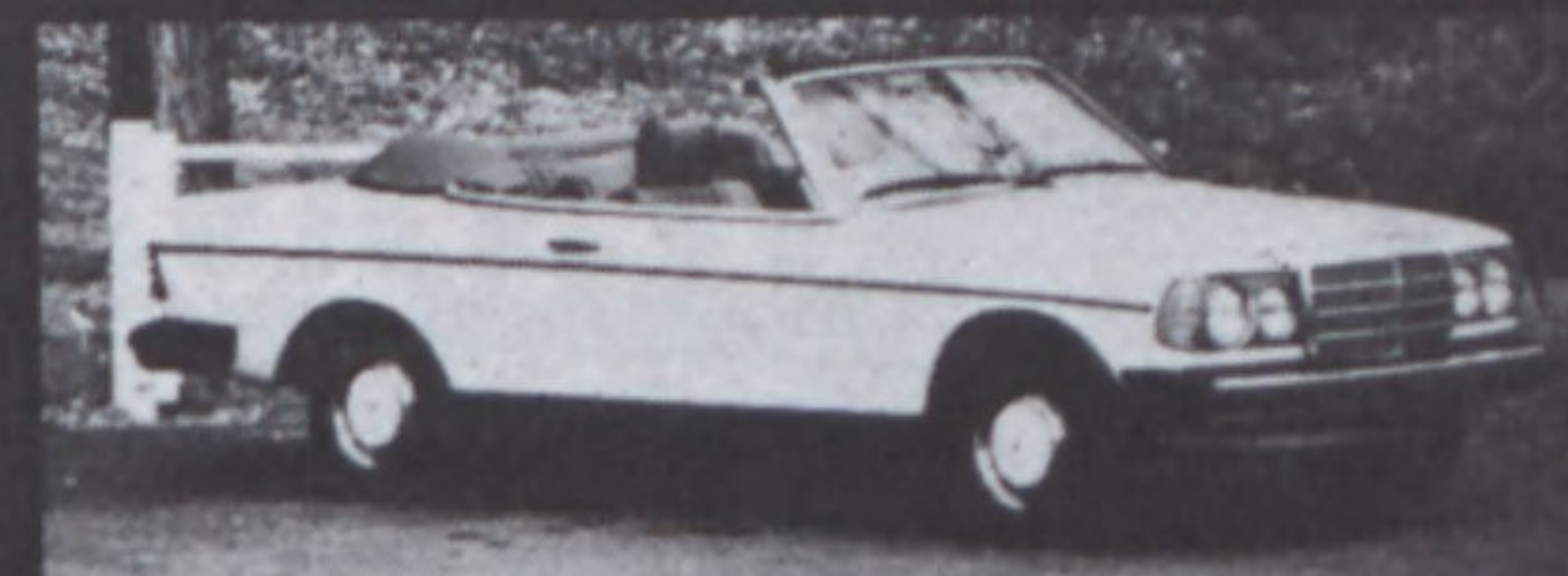
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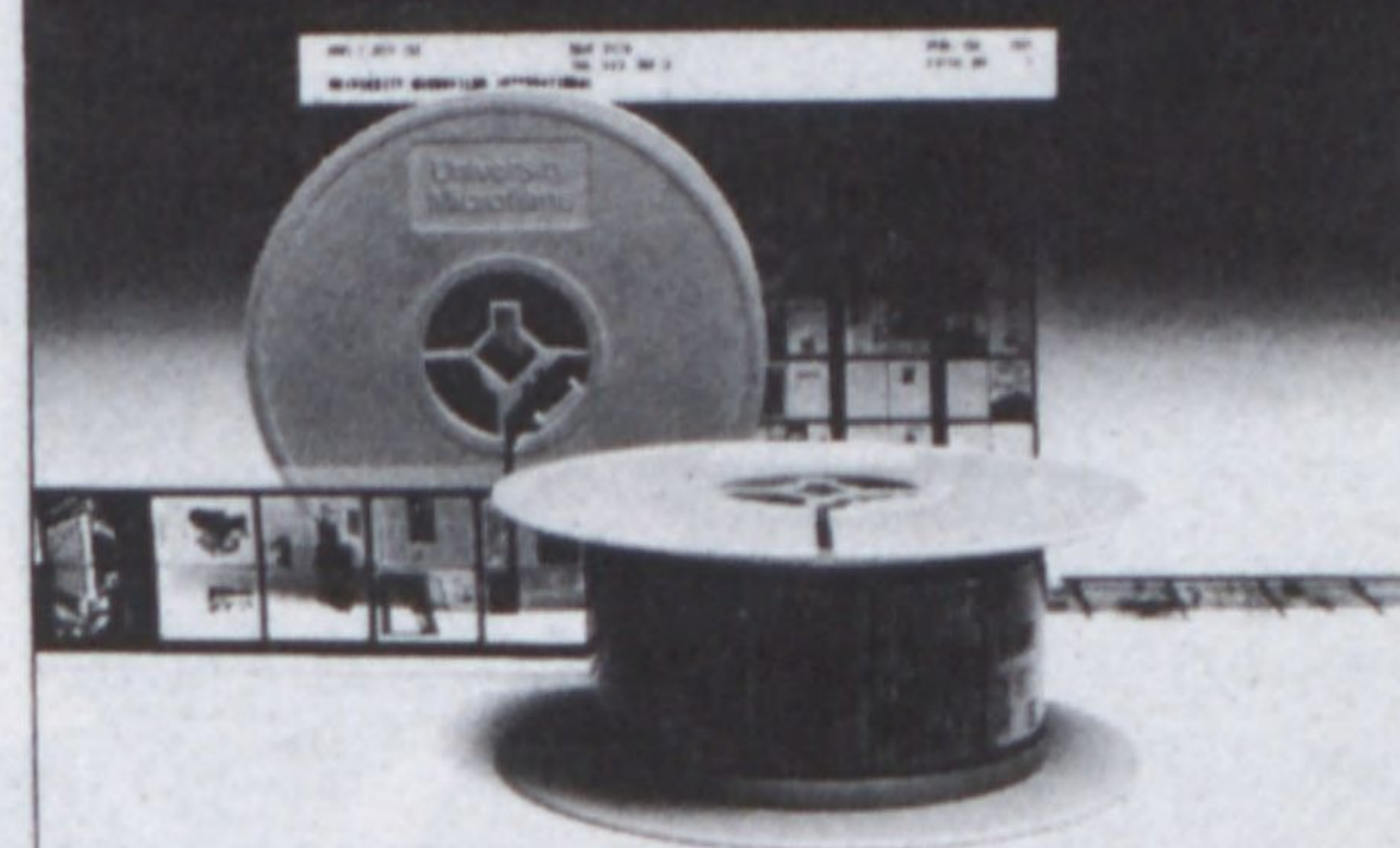
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## Dealing With Bankruptcy Laws

**S**ince October of 1979, truck dealers have had to cope with liberalized bankruptcy regulations. These regulatory changes have led to a radical increase in the number of personal bankruptcies. While such a trend is of concern to all businessmen, the changes have created conditions that are of particular concern to truck dealers.

The present Bankruptcy Reform Act was signed by President Carter on November 6, 1978, and became effective October 1, 1979. This reform was the first major overhaul of the bankruptcy system since 1938. The 1979 Act made several sweeping changes in the rights of both creditors and debtors. Generally, the new act greatly enhanced debtors' rights. Three changes affecting secured creditors became effective immediately:

- 1) The *automatic stay*, which stops all repossession and collection efforts (including lawsuits) when a debtor files for bankruptcy;
- 2) The *turnover requirement*, which forces the dealer to return collateral to the trustee; and,
- 3) Greatly expanded *exemption* and *redemption* requirements.

Since passage of the Act in 1979, the number of personal bankruptcies has increased at an alarming rate. Approximately 475,000 fil-

ings occurred in 1981, more than double the annual rate prior to 1980. While the recessionary economy of the past two years has had some effect, the level of increases this time is much greater than during previous recessions. A study conducted by a Federal Revenue Board economist concludes that the current recession does not fully explain the increase in bankruptcies. The study estimated that up to 150,000 "excess" bankruptcies (those not attributable to

the 15-month period after the 1978 law took effect.

As the recession continues and truckers' finances become overextended, bankruptcies can be expected to increase still more. Truck dealers should be especially wary of increases in Chapter 13 bankruptcies where the debtor continues to hold collateral.

### Dealer Response

The new bankruptcy laws have created frustrations for dealers, but there are some actions that can be taken. First, dealers should increase efforts to avoid bad debts, especially since the new law increases the probability and raises the cost of bad debts. Re-evaluation of credit-extension policies may be warranted. When a trucker *does* get behind in payment, the dealer must act quickly

to protect his interest in the equipment. Repossession strategies should be reassessed to reflect the need for quick action.

When faced with a Chapter 13 filing, the dealer can petition the court for relief of the automatic stay or to allow retention of collateral. These actions will probably be denied, but they are important because they force review of the "adequate protection" clause. The value of the collateral must be protected.

All dealers are advised to retain counsel when faced with a Chapter 13. The dealer, however, must also stay involved, in order to substantiate the value of the equipment and to protect his interests. Every dealer should get to know the bankruptcy trustees, and keep contact to ensure that the vehicle is being properly maintained.

### Legislative Outlook

It is clear that changes are needed in the bankruptcy laws. Dealers are not the only ones distressed about the increases in filings and other problems caused by the laws. Various business organizations have banded together to push for legislative action. NADA has participated with these groups, specifically with the National Consumer Finance Association, in an active push for new legislation. (Continued on page 105)



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# AUCTION BLOCK

## Reflections

**D**o you recall the cartoon showing a couple of guys sitting with their feet up on a desk or table? The caption read: "Tomorrow, we're going to have to get organized." Well, that cartoon could have been drawn with "yours truly" in mind. They say the road to hell is paved with good intentions, and I'll wager at least three miles are paved with mine. It isn't that I procrastinate; I simply take on more than I am capable of doing. I am not sure whether I am ignorant of my limitations or whether I am simply a patsy who can't say no.

My son attends a parochial school that believes in a long Christmas vacation. Inasmuch as I am fond of my wife, I also decided to take a couple of weeks leave during the holiday period. But, since I do dally a bit, I find myself performing certain job functions at home—like writing articles. The need to edit the *Used Car Guide* at this time is not my fault. The *Guide* schedule, like time and tide, waits for no man.

Among other things in this period, I have put off shaving. It's a funny thing: most men shave daily; they have to. Yet, when they decide to grow a beard or a mustache, it seems to take forever. The same beard that demands daily shaving often appears scraggly when allowed to grow. Oh well, I have another week.

When George Basel retired in March, 1981, I assigned his auction-monitoring duties to myself and two others on the staff. I am reluctant to note that we were only able to visit about half a dozen auctions since then. One has no idea how often we have scheduled a trip only to have something unexpected come up. But 1982 will be different. In the year to come, we will really try to learn even more about the auction business!

I have always been curious why auctions are held only one day a week. I asked one manager, and he said it took the rest of the week to get ready for sale day. I am not so sure I fully comprehend that . . . especially in his case. He seemed to have considerable leisure time. I can better understand the reply of another manager who explained his market wouldn't support two sale days. A one-day-a-week schedule does, at first glance, seem to be a less-than-efficient use of resources. But perhaps 1982 will be the year I will learn.

As we know, all but a handful of wholesale auctions are owned by individuals or by small companies. Manheim is the only exception that comes to mind. Even within the Manheim Group, one notes a degree of rivalry . . . that is good. The auctions are, indeed, independent. In fact, I am continually surprised by the *extent* of their independence. Sometimes I think this policy of each going his own way is not working in the industry's best interest. I can think of at least a few areas in which some degree of uniformity might be of value. The method of recording and reporting transactions, for example, could stand to be more uniform. Of course, I have a selfish motive in this instance.

Another point, perhaps a tender one, involves the reporting of percentage sold. I do not know for sure that this number is toyed with, but I have heard that it is. If so, who is fooling whom? Those in attendance see what is sold and what is not. Not only is no one being fooled, but any auction engaging in this deception is injuring itself.

Frankly, I wish I had taken a more active interest in the wholesale auction several years ago. The learning opportunities are without limit. To many, the auction is simply a place where automobiles are bought and sold. There are some, in fact, who see the auction as nothing more than a single transaction.

But I think auctions reflect what is taking place in the retail market. The first clear signs of a softening retail market often show up at the wholesale auction. The signal, however, I don't think is quite as clear for the beginning of a used-car bull market. Dealers tend to buy in terms of how they see the future; there is a degree of speculation not necessarily supported by market experience.

An auction sale could be strong one week and turn down abruptly the next as expectations fail to materialize. One could say the wholesale auto auction is not too different from the stock exchange. You, or most of you, know it is always easier to buy than it is to sell. We buy on hope, but we sell from despair. I think most of us get caught short in the auto bull market, just as most of us are late getting in on the stock bull market. There is so much information just lying there, and in 1982 I hope to put it to better use.

Æ



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MONEY SENSE from page 8

interested in buying to re-sell, so the price they offer won't be as much as you might receive at auction or from another private collector. If you've chosen good pieces, though, you should realize a profit. You can upgrade your collection by weeding out less desirable pieces and adding finer ones.

If you decide to collect antiques made from precious metals, such as platinum, gold or silver, you should keep in mind that their value depends primarily on age, design and workmanship. Fluctuations in the price of precious metals on the bullion market should not be much of a consideration since the worth of your collection commonly goes far beyond the melted-down value of the metals involved.

*"Choose an area  
of interest and  
collect pieces in  
that specialty."*

### Start Small

The best advice for a new collector is to start small. You may want to invest a substantial sum eventually, but by gradually picking up pieces while you gain expertise, you greatly increase your chances of success.

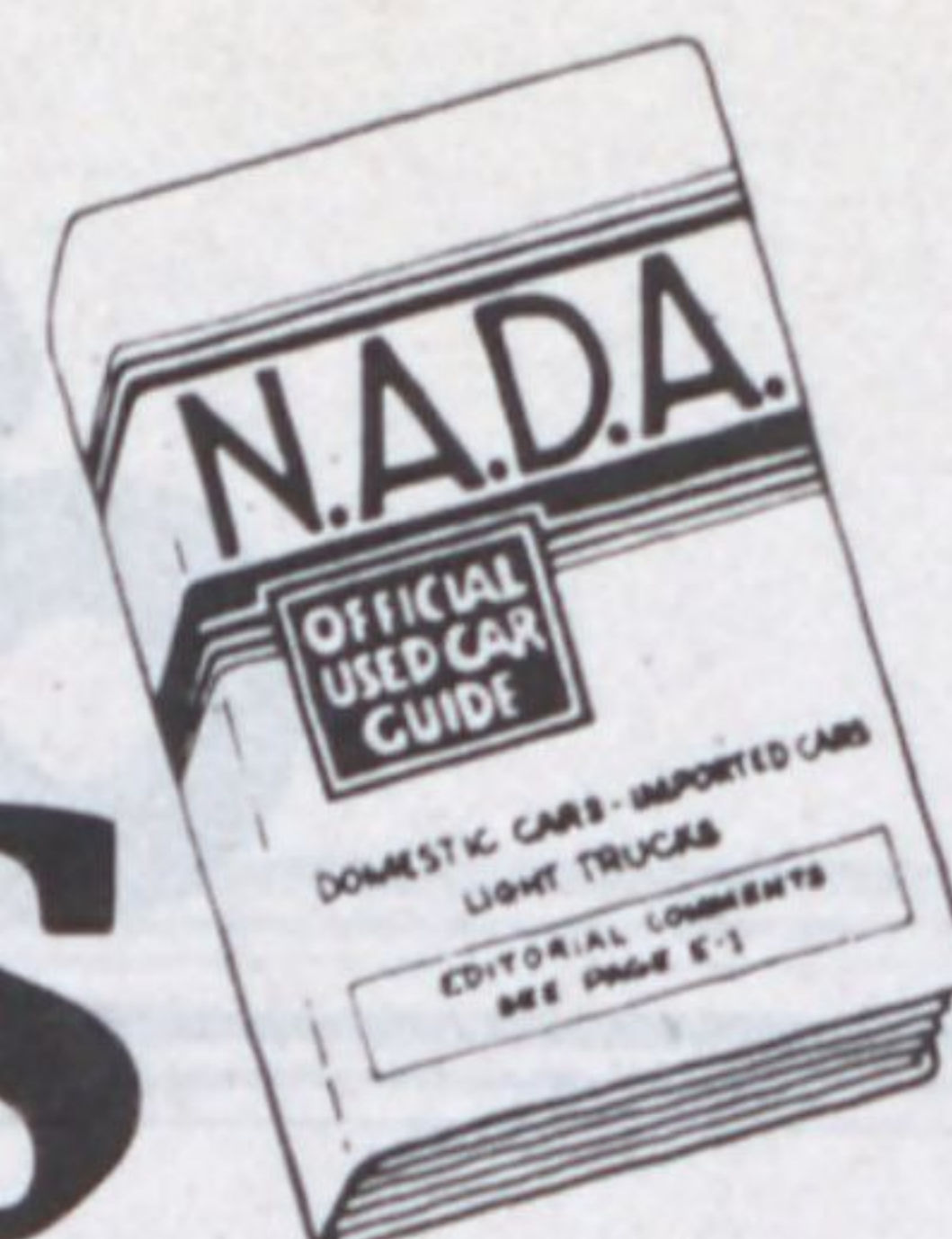
To get the most out of your collectibles—beyond the profit—only buy pieces you can make part of your daily life. Properly taken care of, antique furniture won't lose its value with use. The same is true for silver and china; by using it, as well as displaying it in your home, you can increase your pleasure in it.

Collectibles can offer aesthetic satisfaction as well as handsome profits. It is important to remember, however, that they generally should be held over an extended period if their value is to appreciate. Therefore, you should only commit money to collectibles that you can afford to have locked up in a non-income-producing investment.

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# USED CARS



## The Connotations of "Used"

**W**hy do we in the industry continue to use the term "used car?" Why not run ads that read "Automobiles for Sale" and indicate the year model as part of the description? I would like to see the term "used car" removed from industry usage... that is one of *many* changes I'd like to see!

There are many products bought and sold today that have been previously owned, but which aren't referred to as "used." Consider a building, specifically a residential building. It is customary to buy a "used house," in fact, a well-cared-for "used house" is often a far better buy than a new one. Fine jewelry, too, passes from owner to owner, yet one does not talk of a "used diamond."

I suppose the term "used" is applied to boats and airplanes but not in the same sense. The classified ads for boats, in many papers, simply list the model and specifications of the boat. It is not at all unusual for the model year to be omitted. No one thinks twice about buying a used airplane, and when one is offered for sale, the ad often does not state the plane's age.

An example of how the term "used car" can prove damaging took place in December when debate was heating up over the FTC's Used Car Rule. The news media described all the automobile

dealers who objected to or lobbied against the rule as "used car" dealers. It is true that practically all automobile dealers trade used cars, but the expression was used in a way to impugn the integrity of those involved. This is not to suggest that independent dealers are a breed apart. But if we are going to use the term "used car," then *everyone* who sells one, other than casually, should be considered a used car dealer. If the news articles I read were typical, however, the only dealers protesting the rule were "used car" dealers, even though most are members of NADA.

When Richard Nixon was still in the White House and in the midst of his troubles, a cruel joke was, "Would you buy a used car from this man?" Even though Nixon is an attorney by profession, no one made a joke saying, "Would you let this man defend you in court?" Although all car salesmen are subjected to some degree of character defamation, it is the "used car" salesmen who bear the brunt of the insults. If you want to describe someone as completely unscrupulous, it is common to compare him to a "used car" salesman. Yet, probably more real crime is committed by those in some other professions than by all used car salesmen combined.

One shudders to think of the unnecessary surgery that is per-

formed every day. And law suits... well, one has to admit that the legal profession gets smeared a bit, too. I am not certain what the word *shyster* means, but I know it is not a compliment and I have never heard it used except in connection with lawyers. But while lawyers, for the most part, are still well regarded, this is not true for those who trade "used cars."

If a retail buyer purchases a car that proves to be less than satisfactory, the dealer selling the car is not only criticized but is regarded as dishonest. But when a private party does the same thing, nothing is ever heard of it. The buyer rarely complains, because there is an attitude of *caveat emptor*. And when a private party trades a car to a dealer, he is not obligated to make known any defects. Indeed, one suspects his friends would be delighted to learn he had unloaded "that dog" on a dealer. In fact, one is curious as to how vigorously the authorities would prosecute an *individual* who tampered with an odometer. Would they do so with the same enthusiasm as they do with a dealer?

One of the reasons dealers are protesting the FTC's Used Car Rule is the limited usefulness of the regulation: it offers no protection to the consumer insofar as the casual sale is concerned. I read that the FTC replied that it re-



ceives relatively few complaints from those injured in casual sales. Good Grief! Can you see the FTC poring through third-party title transfers and then going to the buyer to see if he had been subject to deception? What would the buyer say: "Yeh, that bum conned me, but whatcha gonna do? I mean, he let me drive it and all. Nah, he didn't tell me nothing. Was he supposed to?"

I note some states define a dealer as one who sells X or more cars within a given time period. I wonder, would a corporation that makes a practice of selling company-owned cars to employees be considered a used-car dealer under that definition? I once worked for a cab company that gave employees the first shot at cabs that were to be replaced. That company was all heart... and many drivers did buy their own cabs. Well, come to think of it, the maintenance record was excellent and the price was most certainly right.

If you have a few snowed-in days, give some thought to how we can do away with the term "used car."

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**BUSINESS IN PRINT** from page 89 campaign. Salespeople often aren't briefed before an advertisement's appearance and, as a result, have little understanding of how an ad campaign is designed to work.

Many inquiries aren't followed up because sales management has neither established a system for follow-up nor required it as part of a salesperson's duties. Unfortunately, the author devotes an entire chapter to the subject of follow-up; Issel describes it as "potentially the most valuable" sales tool. I disagree. He could have made the point in six paragraphs and moved on.

Issel makes another point with which I can't agree. He says there "is no 'sales society' dedicated to improving the profession. Many industries have such societies. One is the Manufacturers and Agents National Association. And there are two in the insurance industry alone—the Professional Insurance Agents Association and the Independent Insurance Agents of America. Despite these occasional overstatements, this is valuable guide to a highly complex subject.

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## TRUCK FOCUS from page 98

Several bills relating to bankruptcy are now before Congress, but one sponsored by Representative Billy Evans (D-GA) looks especially promising. This bill would prevent a Chapter 7 filing, unless the debtor cannot be expected to pay his debts out of future income. This could lower the number of filings by 25 percent. If the bill passes, all debts that are incurred 90 days prior to filing would be non-dischargeable, thereby preventing abuse of the bankruptcy laws.

As relates to Chapter 13, the Evans Bill will ensure that payments start when the plan is filed. There are also provisions to speed up the payment schedule and assure reasonable interest rates. The debtor would be required to either redeem, turn over collateral or reaffirm debt; or, the automatic stay would be lifted.

Bankruptcy reform is getting wide support in Congress. Even some of the representatives who fought for the passage of the 1978 Act concede that they went too far in favoring the debtor. Dealers should contact their Congressmen to emphasize that reforms are needed as soon as possible.

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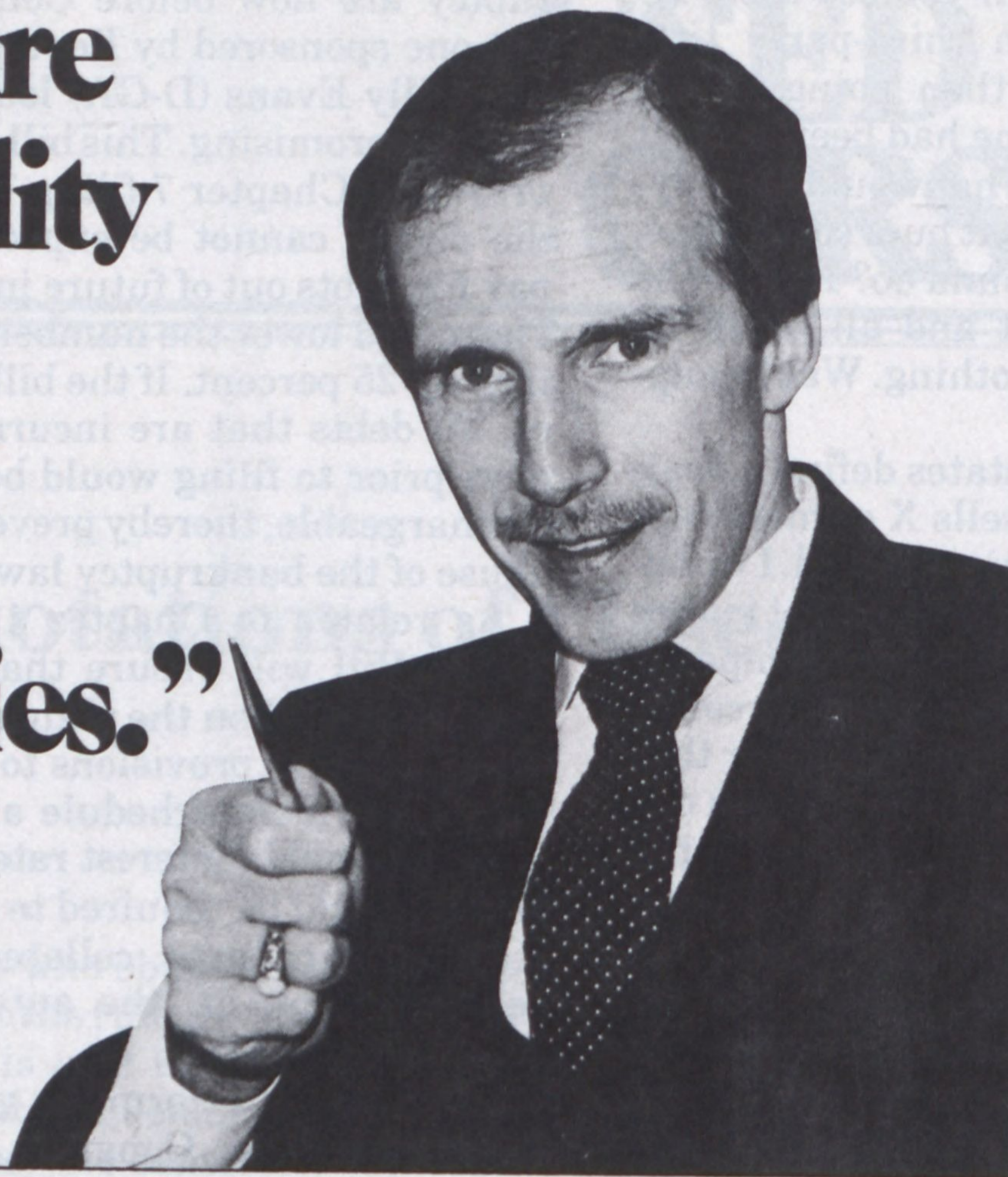
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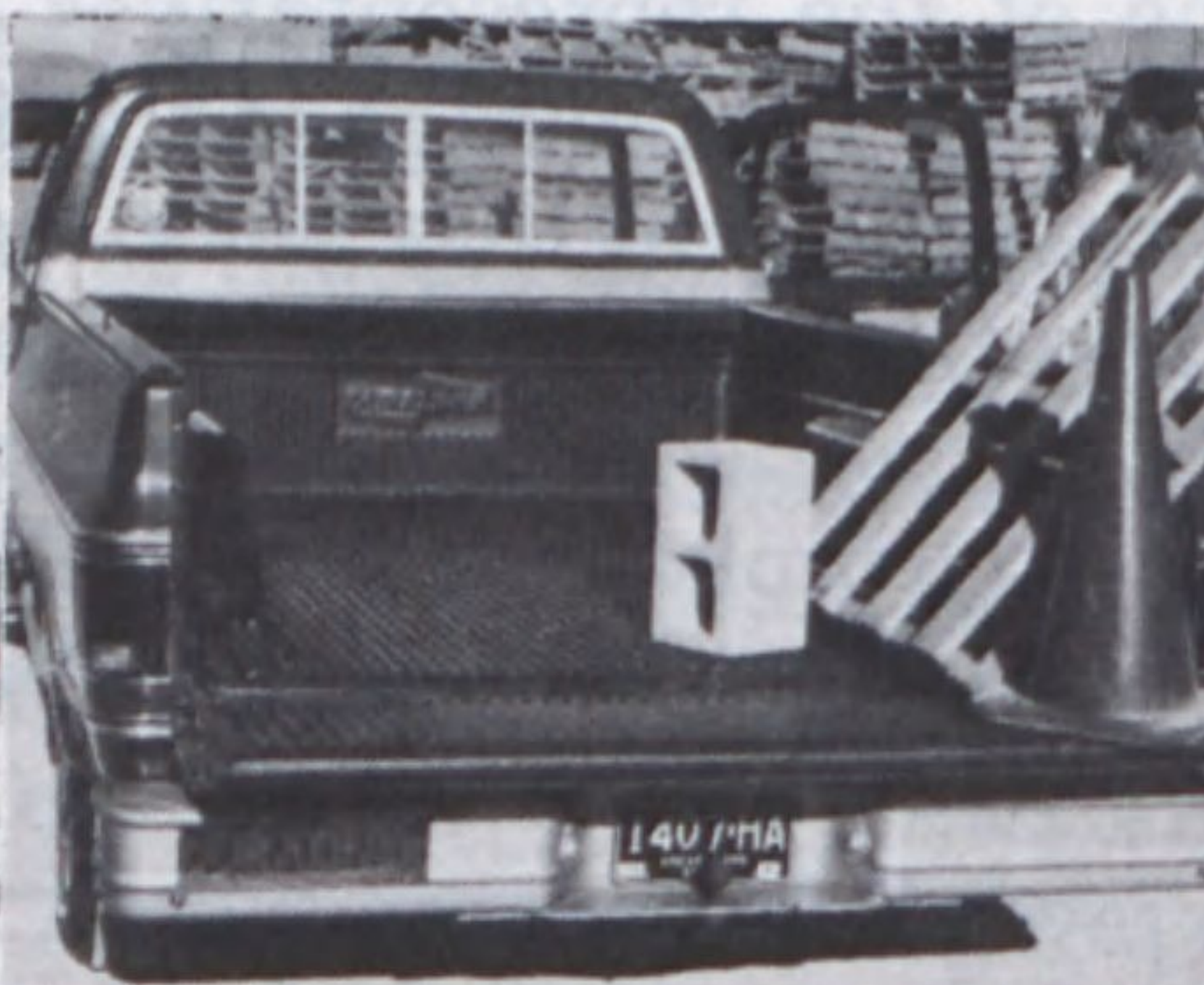


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Best regards,

*Mike Wayne*

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President  
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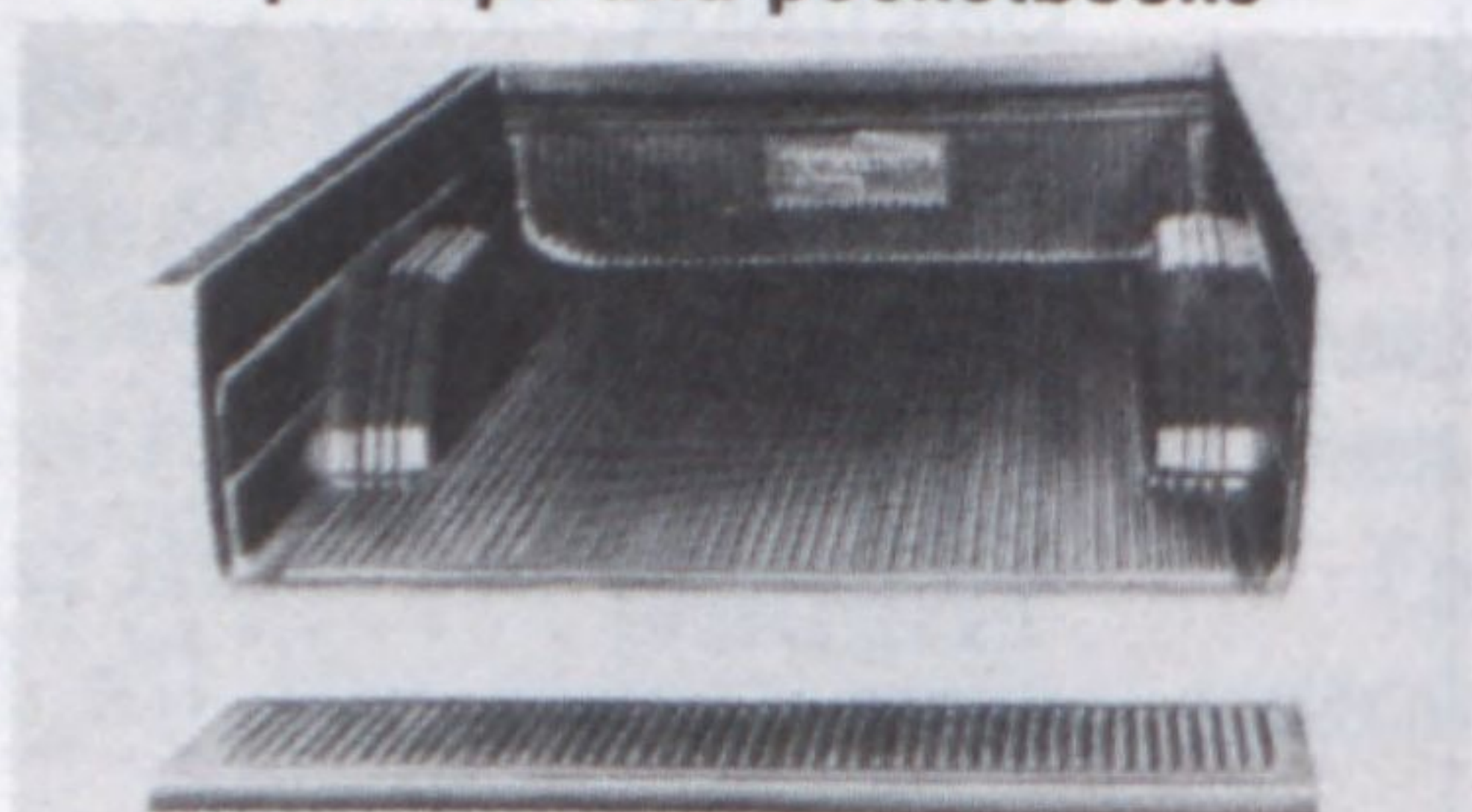
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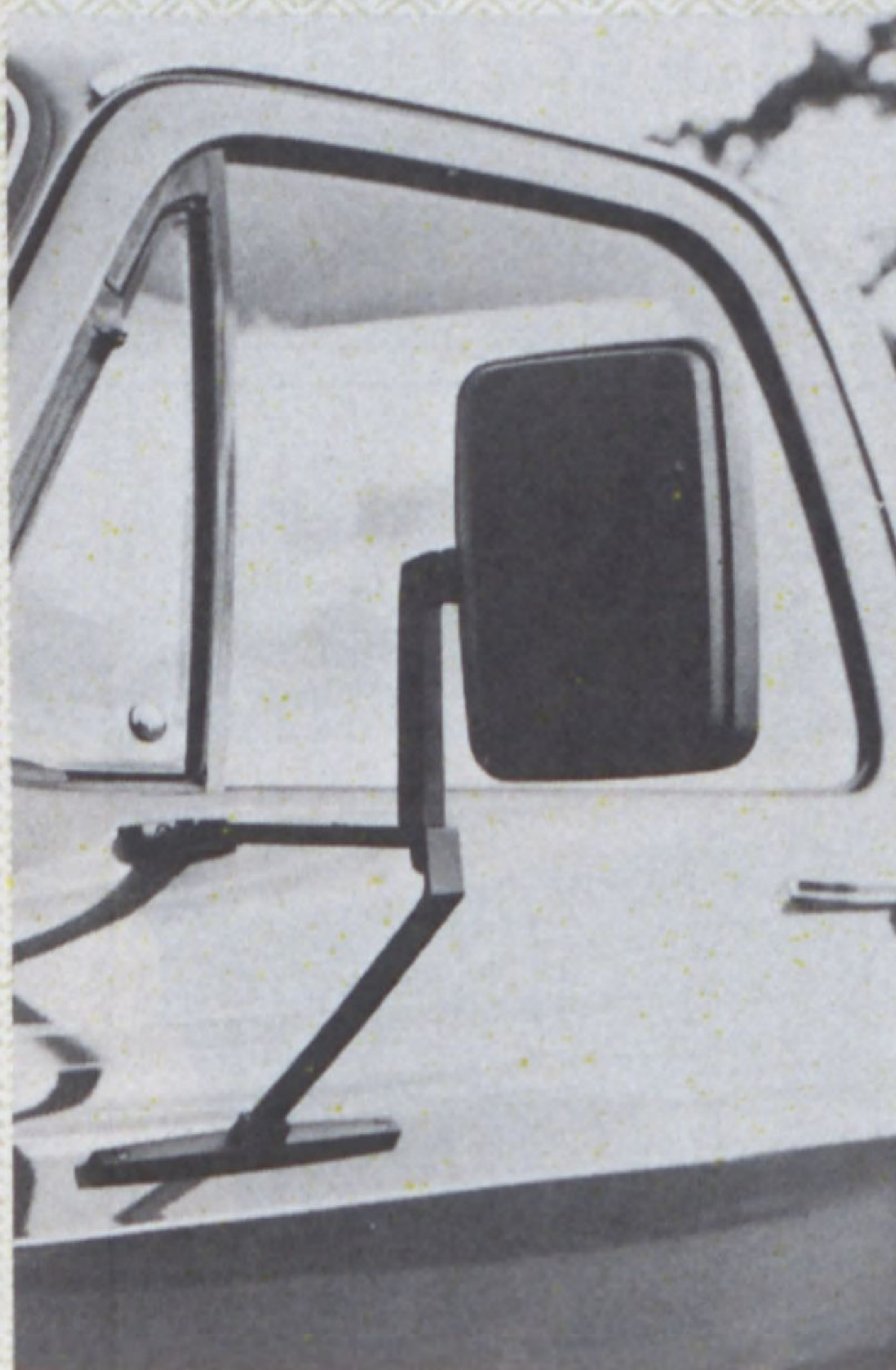
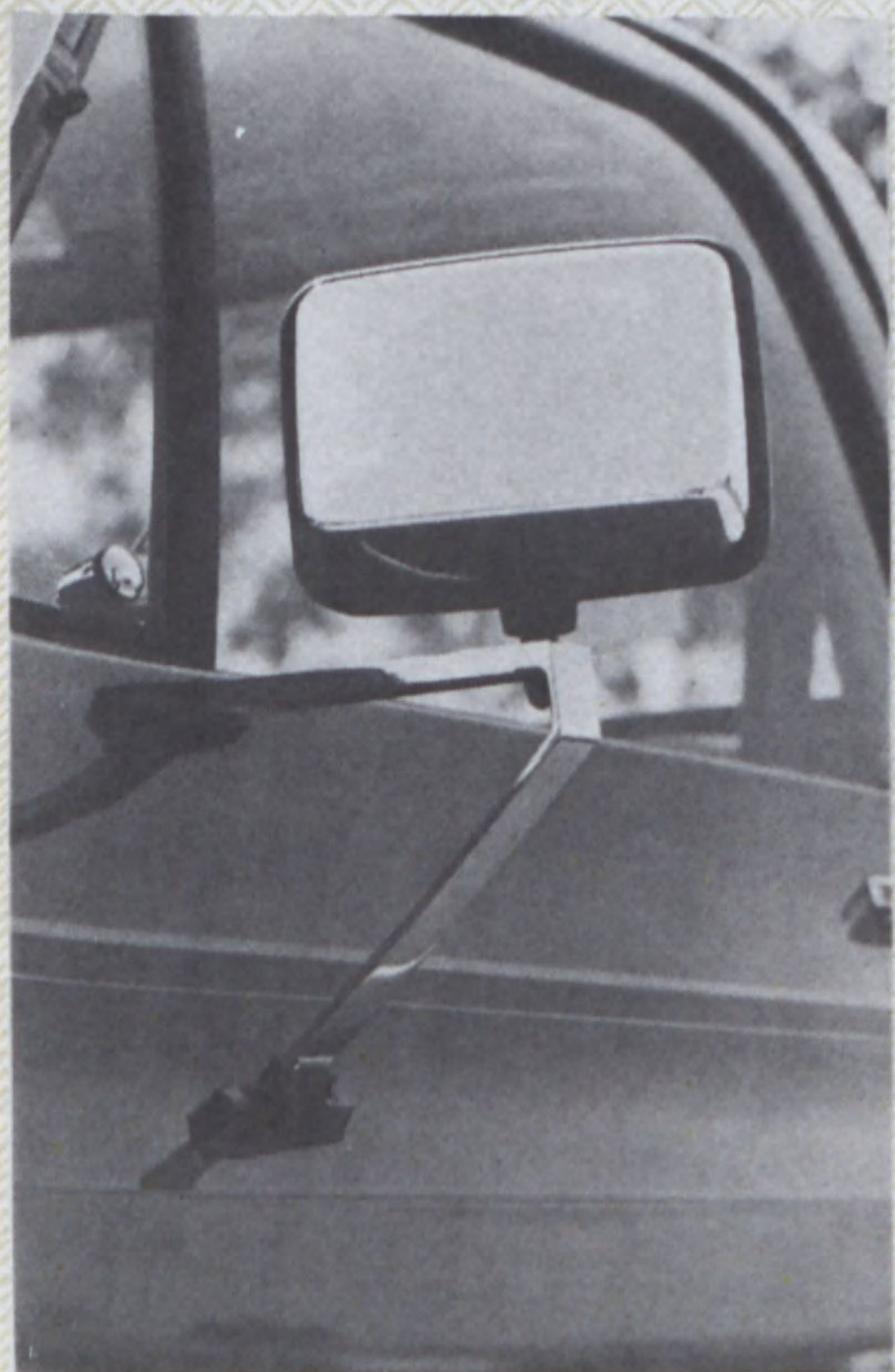


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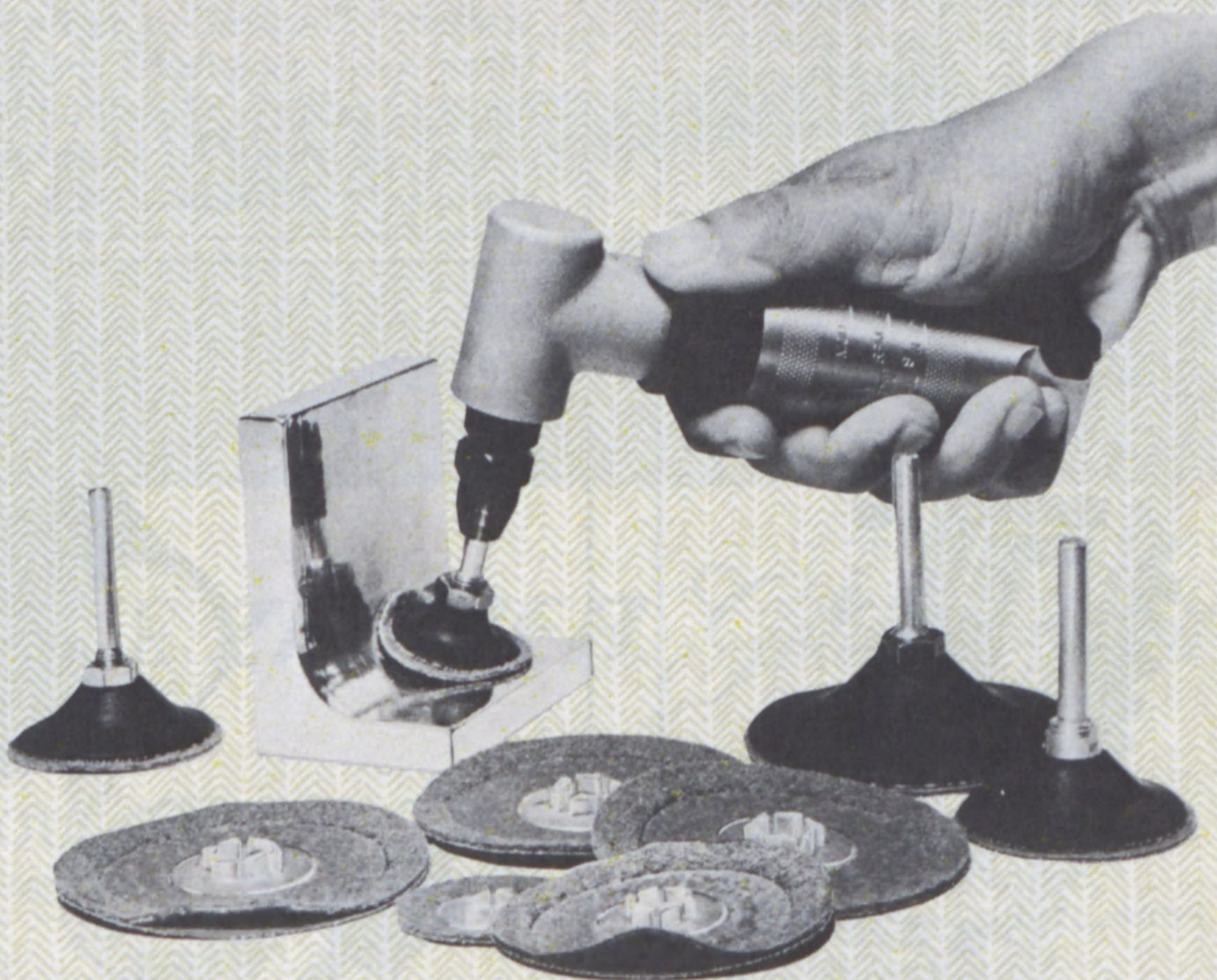
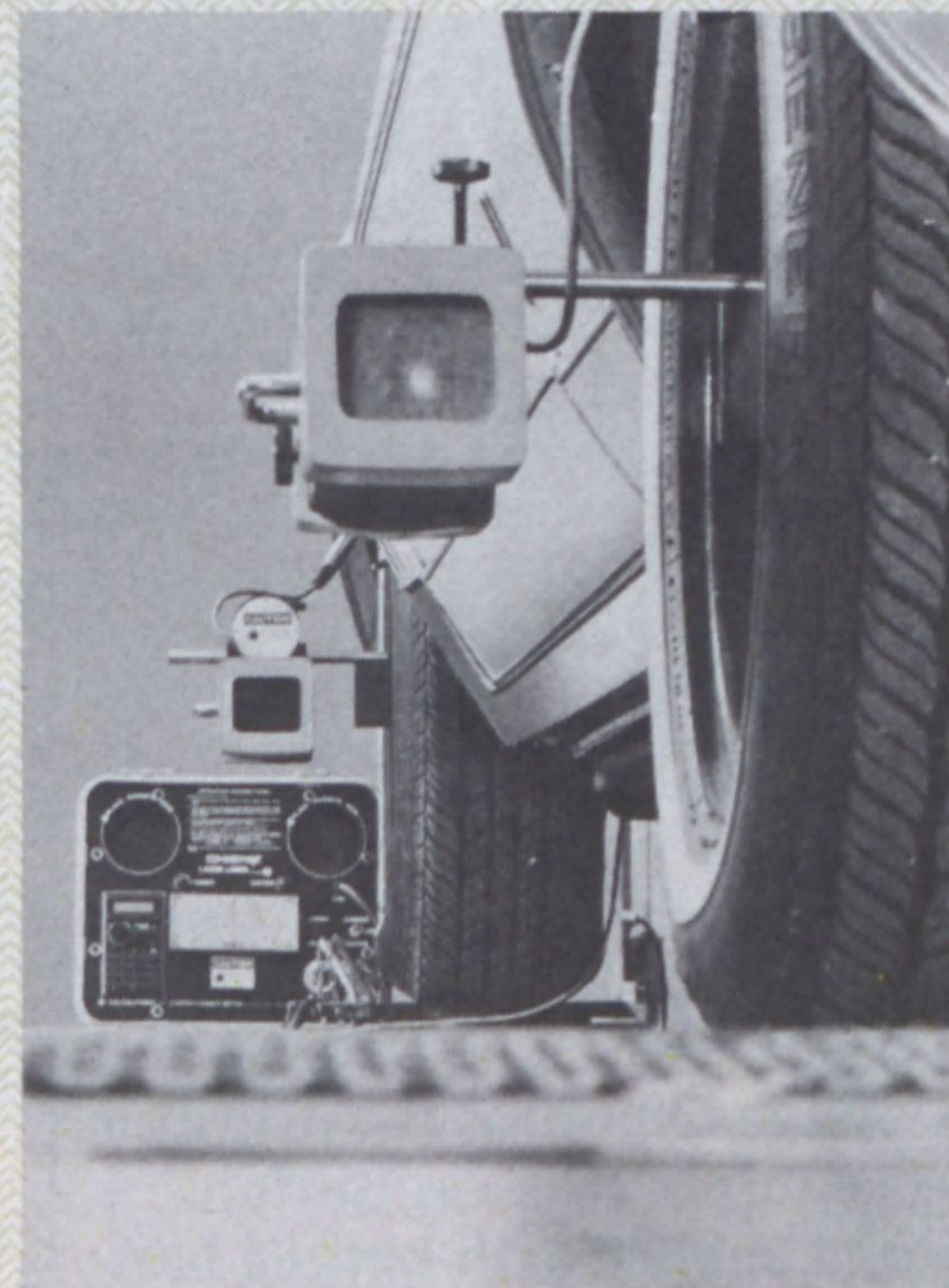
# Showcase

## WHAT'S NEW ON THE MARKET



Peterson Mfg. Co. recently unveiled a new **mirror** for pickups and vans. With its European styling and interchangeable components, Eurada is a mirror for every market—from mini-pickups to 10,000-pound trucks. Eurada is available in chrome, chrome and black matte, or black matte finish. Manufacturer: Peterson Manufacturing Co., 4200 E. 135th St., Grandview, MO 64030.

Chief Industries recently acquired the worldwide marketing rights to a line of **wheel alignment devices** manufactured by Laser Liner. The laser system uses a low-power concentrated beam of light to determine all relevant angles, even if the vehicle is not on a level surface. The unit attaches to the rear wheels and projects to the front wheels so they can be accurately aligned to one another. The system can be adjusted for use with all road vehicles, according to the manufacturer. Distributor: Chief Industries Inc., 1924 E. Fourth, Grand Island, NE 68801.

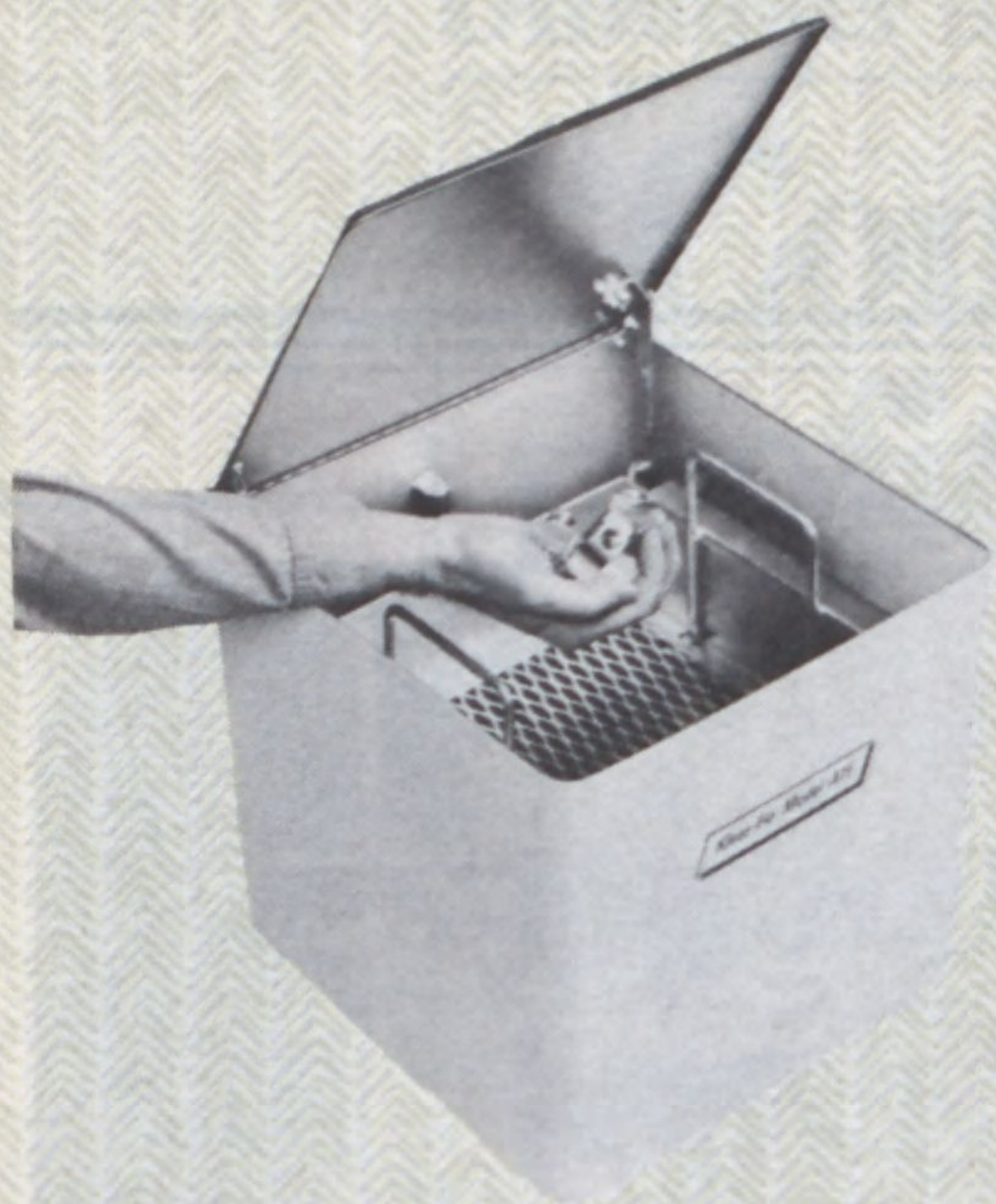


Merit's **sanding discs** eliminate the problem of edge gouging caused by abrasive discs, according to the manufacturer. The Flex-Edge disc is more flexible around the perimeter, making it valuable for finishing soft metals like aluminum and for working tight curves or contours. A snap-on, snap-off fastener allows quick disc changing, prevents hazard-

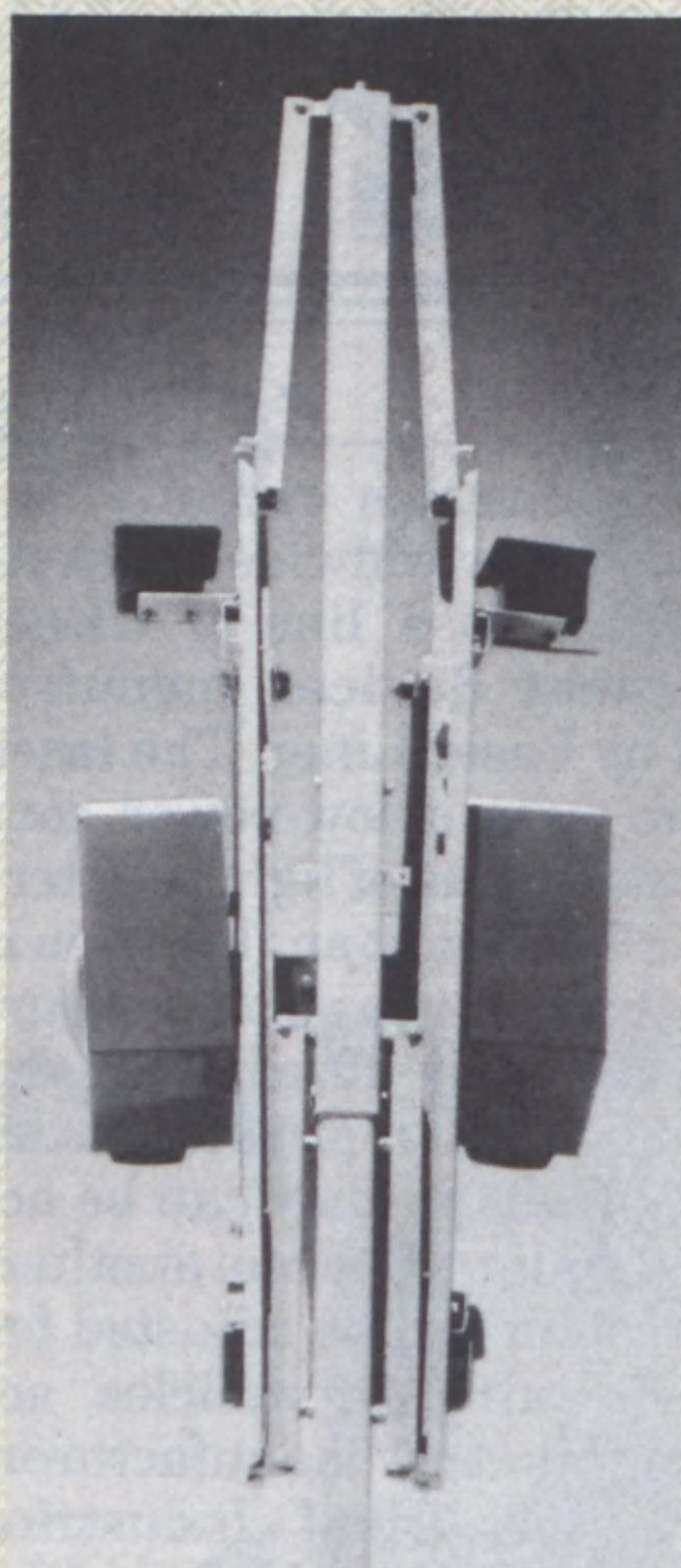
ous fly-offs at high RPM speeds and eliminates center screws that can gouge. Nylon backing prevents snagging and shredding and affords longer disc life. Flex-Edge discs are available in 3/4-inch through 4-inch diameters, 60 grit through 320 grit. Manufacturer: Merit Abrasive Products Inc., 201 W. Manville, Compton, CA 90224.

Information and photographs of products listed in **Showcase** have been provided via manufacturer's press releases. A product's appearance in this column in no way implies endorsement by either NADA, the NADA Services Corp., or automotive executive magazine.

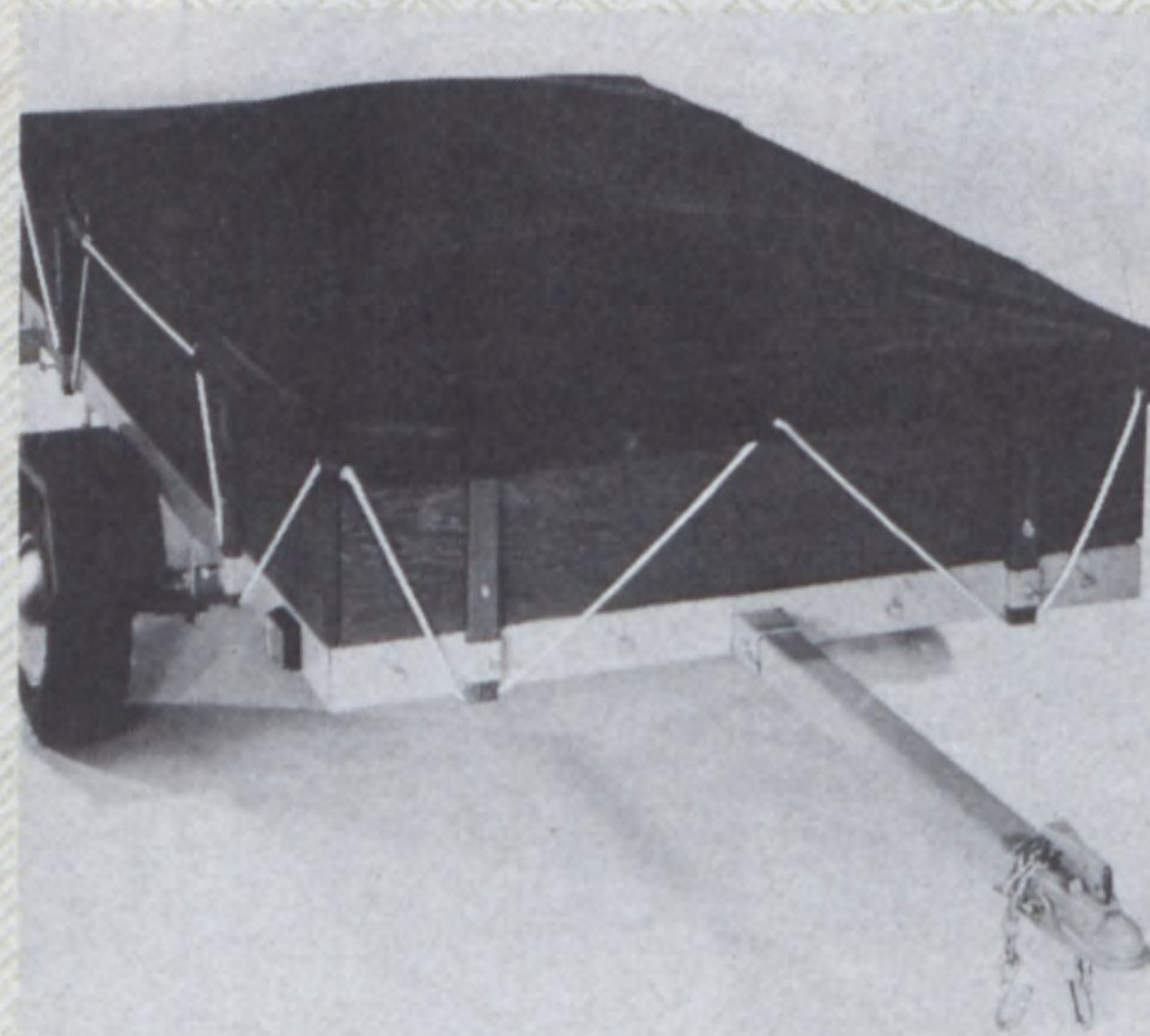




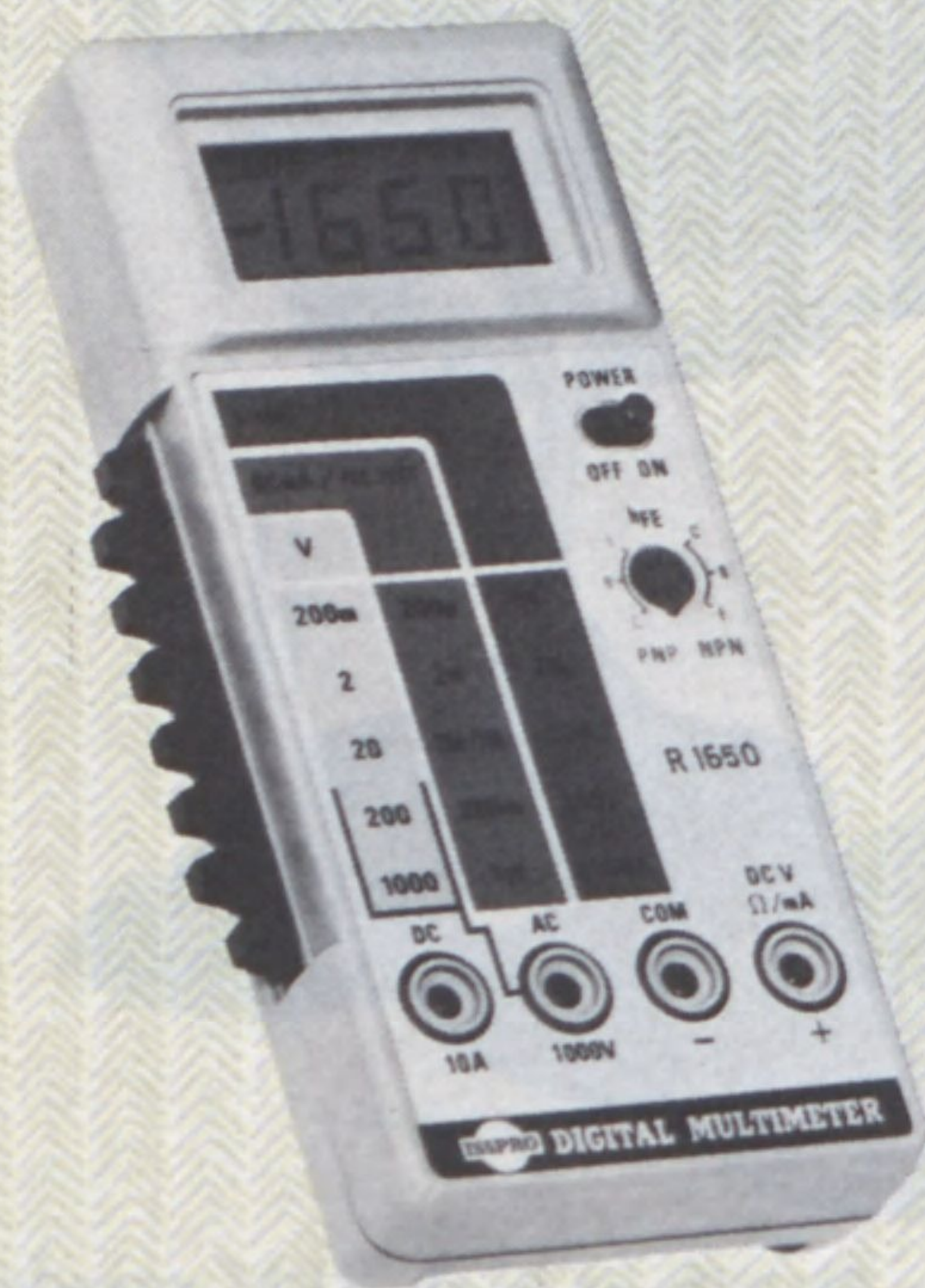
Kleer-Flo Co. has introduced a small benchtop **parts washer**. The Model A-15 holds five gallons of solvent and is readily movable for on-the-spot use. The washer is equipped with an air valve to permit the operator to regulate the agitation. A plated basket with hinged handles is also furnished for soaking in the lower position and for draining in the upper position. Manufacturer: Kleer-Flo Co., 6600 Washington Ave. S., Eden Prairie, MN 55344.



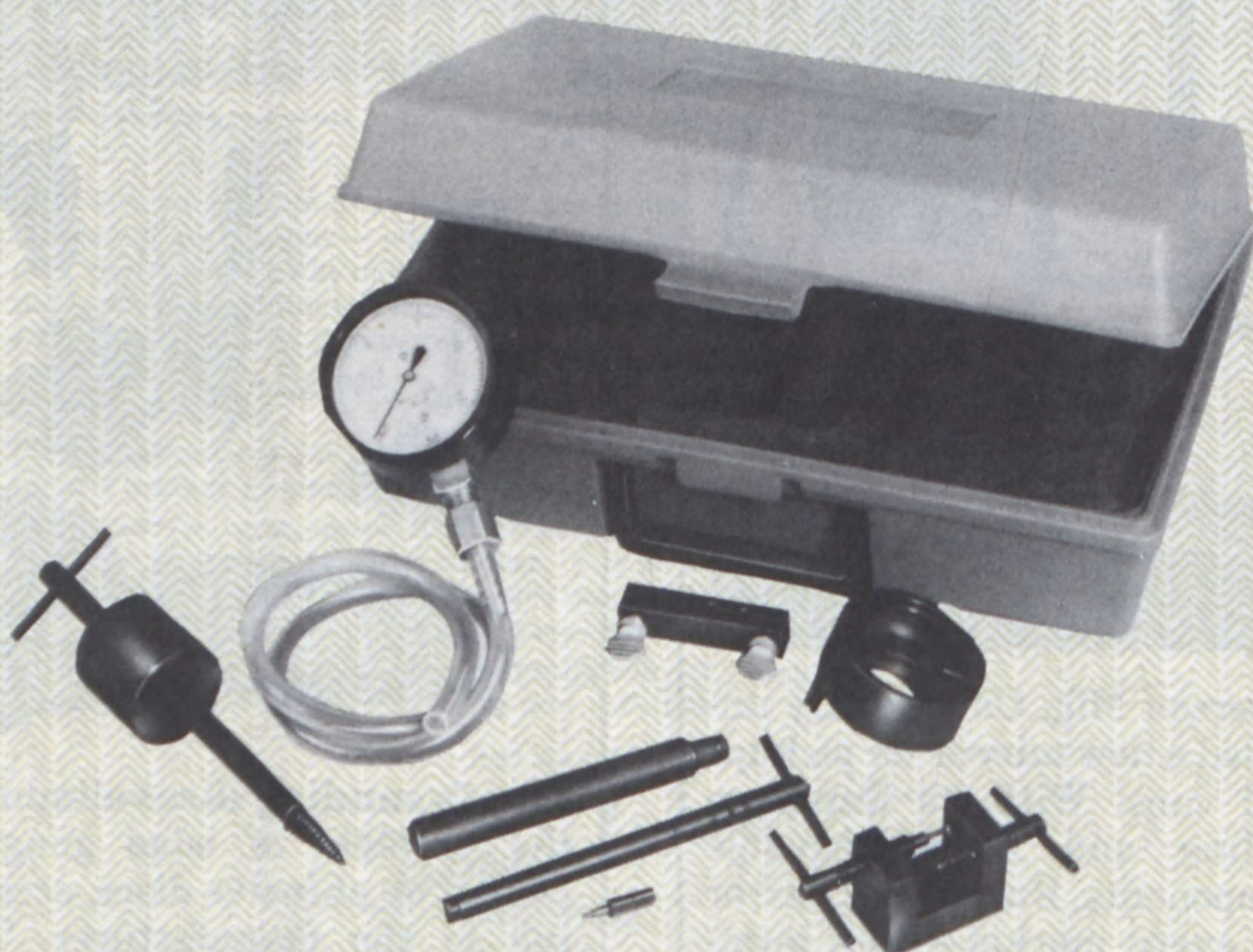
Hartford Trailers has introduced a new line of **foldable trailers**. The trailers come in three sizes—4 x 4-foot, 4 x 6-foot and 4 x 8-foot. All of them fold to a narrow two-foot width for storage. The trailers can be



equipped to haul motorcycles, small boats, or bicycles. With the sides in place, they can also haul loads up to 1,180 pounds. Manufacturer: Hartford Trailers, 1353 Wacker Dr., Hartford, WI 53027.



Instrument Sales and Service Inc. is now producing a **digital multi-meter**, which features a large read-out for accuracy. The multi-meter has a color-coded panel to eliminate function range confusion, and also features a high-impact case with push buttons for one-handed operation. Manufacturer: Instrument Sales and Service Inc., 315 S.E. 7th Ave., Portland, OR 97214.



Variable venturi carburetors on 1979 through current Ford vehicles can be overhauled with two new **service sets** from Owatonna Tool Co. Set No. 7146 is designed to replace and adjust the metering jets and to replace jet plugs and venturi valve pivot pins. It also facilitates adjustment of the enrich-

ment rod choke, control vacuum and regulator. Set No. 7147 includes only the tools required for adjusting the enrichment rod choke, control vacuum regulator and control vacuum. Manufacturer: OTC Tools & Equipment Division, Owatonna Tool Co., 125 Eisenhower Dr., Owatonna, MN 55060.





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